

02/28/01  
153

## Business Methods Cases

Search mandatory files for 705 cases  
and cases cross referenced in 705.

705/35 \_\_\_\_\_

## SEARCH REQUEST FORM

Scientific and Technical Information Center

Examiner# : 74652, JAMES S. BERGIN

Art Unit : 2164

Phone Number: 703 308-8549

Date: 2/28/01

Serial Number: 09/483,537 and PCT/US01/00962

MailBox & Bldg/Room Location: CPK 5 3D24

Results Format Preferred (circle): Paper, Disk, or E-mail

If more than one search is submitted, please prioritize searches in order of need.

\*\*\*\*\*

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention.

Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc., if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

**Title of Invention:** SPENDING VEHICLES FOR PAYMENTS

**Inventors** (please provide full names): WILSON, ROBERT D.

**Earliest Priority Filing Date:** 1/14/00

\*For Sequence Searches Only\* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

This invention concerns a system and method for providing individuals with alternatives to receiving a known and anticipated cash payment from a cash source. Instead of receiving the cash, the individual opts to accept payment in the form of a financial instrument such as a credit card, debit card, coupon etc (see terms and claims) issued directly by an issuing entity such as a retailer or institution or an intervening intermediary in the amount corresponding to the amount of the cash payment that the individual would have received. The financial instrument could in the alternative be issued by an intermediary entity. The individual can redeem the value of the financial instrument from the issuing entity for more than the value of the cash payment that they would have otherwise received had they not entered into this arrangement and assigned the known and anticipated cash payment to the issuing entity or the intervening intermediary. (see attached abstract and claims)

Some suggested search terms:

PLEASE SEE ATTACHED PAGE!

Tamie To be - 306-5967

3/1 - pickup  
3/5 pl complete

online 245  
prep/review 200

dialog  
L/N  
web  
NPL-PQ

Purchasing  
Purchase  
Shopping  
Shop  
Spend  
spending

Power  
Incentive  
Multiplier  
Multiply  
Extender  
Extend

Assignment  
Assigns  
Assignee  
Assigned  
Assignor  
Transfer  
Transferring  
Transferred  
Allocate  
Allocation  
Allocating  
Distributing  
Distribute

Payment  
Pay  
Distribution  
Dividend  
Flow  
Stream  
Earning  
Refund  
Check  
Cash  
Fund  
Payroll  
EFT  
Electronic funds transfer

Vehicle  
Instrument  
Credit card  
Debit card  
Cash card  
Checking card  
Check card  
Checking account  
Spending card  
Spending account  
E-card  
E-wallet  
E-cash  
Electronic cash  
Gift card  
Gift token  
Rebate card  
Rebate token  
Rebate  
Coupon  
Voucher

Sponsor  
Retailer  
Retail  
Institution  
Provider  
Isp  
Internet service provider  
network  
Wholesaler  
Distributor  
Manufacturer  
Entity  
Brokerage  
Issuer  
Publisher  
Agency  
Company

	Document ID	Current OR	Current XRef
1	US 6112191 A	705/41	235/375 ; 235/379 ; 705/17 ; 705/21 ; 705/24 ; 705/39
2	US 6105865 A	235/380	705/35 ;
X 3	US 6044360 A	705/21	235/380 ; 235/487 ;
4	US 5933815 A	705/35	705/36 ; 705/40

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same X

	Document ID	Current OR	Current XRef
1	US 6061660 A	705/14	705/7
2	US 5991736 A	705/14	705/35 ; 705/39 ;
3	US 6185541 B1	705/14	705/10 ; 705/26 ; 705/27 ; 709/238
4	US 6144848 A	455/419	235/379 ; 235/380 ; 235/462.15 ; 235/472.01 ; 340/5.91 ; 379/102.01 ; 379/106.01 ; 380/255 ; 380/257 ; 380/270 ; 380/287 ; 455/403 ; 455/414 ; 455/418 ; 455/422 ; 705/50 ; 705/64 ; 705/73 ; 713/150 ; 713/153 ; 713/189
5	US 6105001 A	705/14	705/17 ; 705/39
6	US 6089456 A	235/472.01	
7	US 6088431 A	379/114	379/112 ; 455/406 ; 455/407

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8	US 6058371 A	705/14	705/1 ;
9	US 6026370 A	705/14	235/375 ; 705/10 ; 705/21
10	US 6014634 A	705/14	705/26 ; 705/27
11	US 5974399 A	705/14	283/56
12	US 5970469 A	705/14	
13	US 5913180 A	702/45	235/375 ; 235/381 ; 340/10.42 ; 340/5.62 ; 340/5.9 ; 705/413 ;
14	US 5884278 A	705/14	235/375 ; 235/383 ;
15	US 5869826 A	235/380	235/375 ; 235/379 ; 235/381 ; 705/16 ;

	Document ID	Current OR	Current XRef
16	US 5791991 A	463/41 ;	
17	US 5729693 A	705/14	379/93.12
18	US 5700037 A	283/107	283/106 ; 283/108 ; 283/109 ; 283/74 ; 283/901 ; 283/904 ; 283/99 ;
19	US 5537314 A	705/14	
20	US 5192854 A	235/375	235/381 ;
21	US 5129259 A	73/118.1	340/453 ; 340/455 ;
22	US 5056019 A	705/14	235/380 ; 705/16
23	US 4317957 A	705/71	235/379 ; 235/382 ; 380/281 ; 380/45 ; 705/43 ; 705/72 ; 713/185 ; 902/2 ; 902/5 ;

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	Document ID	Current OR	Current XRef
X 1	US 5878405 A	705/39	705/10 ; 705/35

File 9:Business & Industry(R) Jul/1994-2001/Mar 02  
(c) 2001 Resp. DB Svcs.  
File 13:BAMP 2001/Feb W4  
(c) 2001 Resp. DB Svcs.  
File 15:ABI/Inform(R) 1971-2001/Mar 02  
(c) 2001 Bell & Howell  
File 16:Gale Group PROMT(R) 1990-2001/Mar 02  
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File 160:Gale Group PROMT(R) 1972-1989  
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File 148:Gale Group Trade & Industry DB 1976-2001/Mar 02  
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File 625:American Banker Publications 1981-2001/Mar 05  
(c) 2001 American Banker  
File 268:Banking Information Source 1981-2001/Feb W3  
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File 626:Bond Buyer Full Text 1981-2001/Mar 05  
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File 267:Finance & Banking Newsletters 2001/Mar 01  
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Set	Items	Description
S1	389400	(CREDIT OR DEBIT OR SMART)() (ACCOUNT? OR CARD?)
S2	2073875	CASH() (PAYMENT? OR BONUS?) OR DIVIDEND? OR REFUND? OR EARN- INGS OR CASH()BACK()BONUS?
S3	22	SPENDING() (VEHICLE? OR INSTRUMENT?)
S4	1302428	INCENTIVE OR REWARD OR BONUS OR PREMIUM OR SPECIAL()OFFER - OR DISCOUNTS OR REBATE? OR CERTIFICATE? OR FINANCIAL()GAIN? OR MONETARY()AWARD? OR COUPONS
S5	364269	(EXTRA OR ADDITIONAL OR DOUBLE OR ADDED) (2N)VALUE?
S6	327809	MULTIPLIER OR EXTENDER OR EXTENSION
S7	4730508	OPT? OR SELECT? OR CHOOSE? OR CHOICE?
S8	4125567	TRANSFER? OR ASSIGN? OR ALLOCAT? OR DISTRIBUT?
S9	956980	ALTERNAT?
S10	1259938	MERCHANT()PARTNERSHIP? OR PARTNERS OR SPONSORS
S11	508729	INTERMEDIARY OR INTERMEDIATE OR GO()BETWEEN OR LIAISON OR - THIRD()PARTY
S12	31221	(401()K OR RETIREMENT()FUND?) ()DISTRIBUTION? OR SOCIAL()SE- CURITY()CHECK? OR DIVIDEND()PAYMENT? OR TAX()REFUND?
S13	11821	ELECTRONIC() (CURRENCY OR MONEY) OR DIGITAL() (CURRENCY OR M- ONEY OR CASH) OR CYBERCASH OR VIRTUAL() (CASH OR CURRENCY OR M- ONEY)
S14	44524	(FREQUENT OR PREFERRED) () (BUYER? OR FLIER? OR FLYER? OR SH- OPPER? OR CUSTOMER? OR PURCHASER? OR CONSUMER)
S15	6513476	BUYER? OR SHOPPER? OR CONSUMER? OR CUSTOMER? OR PURCHASER? OR SUBSCRIBER? OR CLIENT?
S16	826890	DOUBLE OR TRIPLE
S17	3352306	ISSUE? OR ISSUING OR REDEEM? OR REDEMPTION
S18	9814	S1(S)S2
S19	361	S18(S) (S5 OR S6 OR S16)
S20	0	S19 AND S3
S21	29	S19(S) (S10 OR S11)
S22	24	S21 AND (S7 OR S8 OR S9 OR S17)
S23	22	RD (unique items)
S24	1	S23 AND S14
S25	0	S23 AND S12
S26	0	S23 AND S13
S27	22063	FINANCIAL()INSTRUMENT?
S28	1	S23 AND S27
S29	1	S28 NOT S24
S30	0	S18 AND S3
S31	1	S3 AND (S12 OR S14)
S32	1	S31 NOT (S24 OR S28)



S33	14	S19(S)S11
S34	4	S33 AND S4
S35	4	RD (unique items)
S36	4	S35 NOT (S24 OR S28 OR S31)
S37	0	S3(S)S4
S38	0	S3 AND S27 AND S17 AND (S1 OR S13 OR S14)
S39	1877	S9(3N)S2
S40	184	S39 AND S4 AND (S5 OR S6 OR S16)
S41	69	S40 AND (S10 OR S11)
S42	0	S41 AND S14
S43	0	S41 AND S13
S44	69	S41 AND S17
S45	78292	S1/TI,LP
S46	1	S44 AND S45
S47	1	S46 NOT (S24 OR S28 OR S31 OR S35)
S48	8291	S1(5N)S4
S49	250	S48(S) (S10 OR S11)
S50	7	S49(S)S14
S51	6	RD (unique items)
S52	6	S51 NOT (S24 OR S28 OR S31 OR S35 OR S46)
S53	3	S49 AND S12
S54	3	RD (unique items)
S55	3	S54 NOT (S24 OR S28 OR S31 OR S35 OR S46 OR S51)
S56	46	REFUND()REWARDS
S57	11	S56 AND (PY<2000 OR PD<20000115)
S58	7	RD (unique items)
S59	7	S58 NOT (S24 OR S28 OR S31 OR S35 OR S46 OR S51 OR S54)

File 20:World Reporter 1997-2001/Mar 05  
(c) 2001 The Dialog Corporation  
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Set	Items	Description
S1	261622	(CREDIT OR DEBIT OR SMART) () (ACCOUNT? OR CARD?)
S2	1858310	CASH() (PAYMENT? OR BONUS?) OR DIVIDEND? OR REFUND? OR EARN- INGS OR CASH() BACK() BONUS?
S3	11	SPENDING() (VEHICLE? OR INSTRUMENT?)
S4	1056603	INCENTIVE OR REWARD OR BONUS OR PREMIUM OR SPECIAL() OFFER - OR DISCOUNTS OR REBATE? OR CERTIFICATE? OR FINANCIAL() GAIN? OR MONETARY() AWARD? OR COUPONS
S5	313533	(EXTRA OR ADDITIONAL OR DOUBLE OR ADDED) (2N) VALUE?
S6	350355	MULTIPLIER OR EXTENDER OR EXTENSION
S7	4221987	OPT? OR SELECT? OR CHOOSE? OR CHOICE?
S8	3508583	TRANSFER? OR ASSIGN? OR ALLOCAT? OR DISTRIBUTE?
S9	747326	ALTERNAT?
S10	1175010	MERCHANT() PARTNERSHIP? OR PARTNERS OR SPONSORS
S11	423005	INTERMEDIARY OR INTERMEDIATE OR GO() BETWEEN OR LIAISON OR - THIRD() PARTY
S12	32610	(401() K OR RETIREMENT() FUND?) () DISTRIBUTION? OR SOCIAL() SE- CURITY() CHECK? OR DIVIDEND() PAYMENT? OR TAX() REFUND?
S13	9599	ELECTRONIC() (CURRENCY OR MONEY) OR DIGITAL() (CURRENCY OR M- ONEY OR CASH) OR CYBERCASH OR VIRTUAL() (CASH OR CURRENCY OR M- ONEY)
S14	29873	(FREQUENT OR PREFERRED) () (BUYER? OR FLIER? OR FLYER? OR SH- OPPER? OR CUSTOMER? OR PURCHASER? OR CONSUMER)
S15	5269711	BUYER? OR SHOPPER? OR CONSUMER? OR CUSTOMER? OR PURCHASER? OR SUBSCRIBER? OR CLIENT?
S16	720125	DOUBLE OR TRIPLE
S17	4305723	ISSUE? OR ISSUING OR REDEEM? OR REDEMPTION
S18	4983	S1(5N) S4
S19	146	S18(S) (S10 OR S11)
S20	2	S19(S) S14
S21	2	RD (unique items)
S22	0	S19 AND S12
S23	14	S19 AND (S5 OR S6)
S24	12	RD (unique items)
S25	12	S24 NOT S21
S26	2	S3 AND S2
S27	2	RD (unique items)
S28	2	S27 NOT (S21 OR S24)
S29	28	REFUND() REWARDS
S30	0	S19 AND S29

S31	0	S14 AND S29
S32	19	S29 AND (S10 OR S11 OR S12)
S33	0	S32 AND S3
S34	19	S32 AND S2
S35	9	S34/TI,LP
S36	9	RD (unique items)
S37	9	S36 NOT (S21 OR S24 OR S27)
S38	38	S1(S)S2(S)S5
S39	18	S38 AND (S10 OR S11)
S40	14	S39 AND (S8 OR S9)
S41	0	S40 AND (S13 OR S14)
S42	10	RD S40 (unique items)
S43	10	S42 NOT (S21 OR S24 OR S27 OR S36)
S44	2835	S4(5N)S5
S45	71	S44(S)S1
S46	2	S45(S)(S10 OR S11)
S47	1	RD (unique items)
S48	1	S47 NOT (S21 OR S24 OR S27 OR S36 OR S42)
S49	31391	(S2 OR S4)(5N)S12
S50	13	S49 AND S14 AND (S10 OR S11)
S51	10	S50 AND S17
S52	8	RD (unique items)
S53	8	S52 NOT (S21 OR S24 OR S27 OR S36 OR S42 OR S47)

LEAD(CASH BACK BONUS) AND ((CREDIT CARD) OR (DEBIT CARD) OR CERTIFICATE OR  
COUPON) AND ((INCREASE VALUE) OR (EARN MORE)) .

Your search request has found no STORIES.

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FREESTYLE will retrieve the top 50 documents based on statistical ranking.  
To run your search as a FREESTYLE search, type .fr and press ENTER.

To enter a new search request, type it and press the ENTER key, or you may  
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For further explanation, press the H key (for HELP) and then the ENTER key.

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2	1901	((("705/35") or ("705/36") or ("705/39") or ("705/40") or ("705/14") or ("235/379"))).CCLS.	USPAT
3	115531	705/\$.ccls. or 235/\$.ccls. or 382/\$.ccls. or 283/\$.ccls. or 902/\$.ccls. or 380/\$.ccls. or 455/\$.ccls. or 713/\$.ccls.	USPAT
4	70695	purchasing or purchase or shopping or shop or spend or spending	USPAT
5	1611979	power or incentive or multiplier or multiply or extender or extend	USPAT
6	955080	assignment or assigns or assignee or assigned or assignor or transfer or transferring or transferred or allocate or allocation or allocating or distributing or distribute	USPAT

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7	514211	vehicle or instrument or "credit card" or "debit card" or "cash card" or "checking card" or "check card" or "checking account" or "spending card" or "spending account" or E\$card or e\$wallet or e\$cash or "electronic cash" or "gift card" or "gift token" or "rebate card" or "rebate token" or rebate or coupon or voucher or UET or "universal electronic transaction card" or "smart card"	USPAT
8	791992	sponsor or retailer or retail or institution or provider or isp or "internet service provider" or network or wholesaler or distributor or manufacturer or entity or brokerage or issuer or publisher or agency or company	USPAT
9	1330738	payment or pay or distribution or dividend or flow or stream or earning or refund or check or cash or fund or payroll or eft or "electronic funds transfer"	USPAT
10	0	(purchasing or purchase or shopping or shop or spend or spending) with (power or incentive or multiplier or multiply or extender or extend) with (assignment or assigns or assignee or assigned or assignor or transfer or transferring or transferred or allocate or allocation or allocating or distributing or distribute) with (vehicle or instrument or "credit card" or "debit card" or "cash card" or "checking card" or "check card" or "checking account" or "spending card" or "spending account" or E\$card or e\$wallet or e\$cash or "electronic cash" or "gift card" or "gift token" or "rebate card" or "rebate token" or rebate or coupon or voucher or UET or "universal electronic transaction card" or "smart card") with (sponsor or retailer or retail or institution or provider or isp or "internet service provider" or network or wholesaler or distributor or manufacturer or entity or brokerage or issuer or publisher or agency or company) with (payment or pay or distribution or dividend or flow or stream or earning or refund or check or cash or fund or payroll or eft or "electronic funds transfer")	USPAT

	Hits	Search Text	DBs
✓ 11	23	(purchasing or purchase or shopping or shop or spend or spending) same (power or incentive or multiplier or multiply or extender or extend) same (assignment or assigns or assignee or assigned or assignor or transfer or transferring or transferred or allocate or allocation or allocating or distributing or distribute) same (vehicle or instrument or "credit card" or "debit card" or "cash card" or "checking card" or "check card" or "checking account" or "spending card" or "spending account" or E\$card or e\$wallet or e\$cash or "electronic cash" or "gift card" or "gift token" or "rebate card" or "rebate token" or rebate or coupon or voucher or UET or "universal electronic transaction card" or "smart card") same (sponsor or retailer or retail or institution or provider or isp or "internet service provider" or network or wholesaler or distributor or manufacturer or entity or brokerage or issuer or publisher or agency or company) same (payment or pay or distribution or dividend or flow or stream or earning or refund or check or cash or fund or payroll or eft or "electronic funds transfer")	USPAT
12	382	(purchasing or purchase or shopping or shop or spend or spending) same (power or incentive or multiplier or multiply or extender or extend) same (assignment or assigns or assignee or assigned or assignor or transfer or transferring or transferred or allocate or allocation or allocating or distributing or distribute)	USPAT
✓ 13	58	(purchasing or purchase or shopping or shop or spend or spending) with (power or incentive or multiplier or multiply or extender or extend) with (assignment or assigns or assignee or assigned or assignor or transfer or transferring or transferred or allocate or allocation or allocating or distributing or distribute)	USPAT

	Hits	Search Text	DBs
✓ 14	50	((purchasing or purchase or shopping or shop or spend or spending) with (power or incentive or multiplier or multiply or extender or extend) with (assignment or assigns or assignee or assigned or assignor or transfer or transferring or transferred or allocate or allocation or allocating or distributing or distribute)) not ((purchasing or purchase or shopping or shop or spend or spending) same (power or incentive or multiplier or multiply or extender or extend) same (assignment or assigns or assignee or assigned or assignor or transfer or transferring or transferred or allocate or allocation or allocating or distributing or distribute) same (vehicle or instrument or "credit card" or "debit card" or "cash card" or "checking card" or "check card" or "checking account" or "spending card" or "spending account" or E\$card or e\$wallet or e\$cash or "electronic cash" or "gift card" or "gift token" or "rebate card" or "rebate token" or rebate or coupon or voucher or UET or "universal electronic transaction card" or "smart card") same (sponsor or retailer or retail or institution or provider or isp or "internet service provider" or network or wholesaler or distributor or manufacturer or entity or brokerage or issuer or publisher or agency or company) same (payment or pay or distribution or dividend or flow or stream or earning or refund or check or cash or fund or payroll or eft or "electronic funds transfer"))	USPAT
✓ 15	6	(purchasing or purchase or shopping or shop or spend or spending) and (power or incentive or multiplier or multiply or extender or extend) and (assignment or assigns or assignee or assigned or assignor or transfer or transferring or transferred or allocate or allocation or allocating or distributing or distribute) and (vehicle or instrument or "credit card" or "debit card" or "cash card" or "checking card" or "check card" or "checking account" or "spending card" or "spending account" or E\$card or e\$wallet or e\$cash or "electronic cash" or "gift card" or "gift token" or "rebate card" or "rebate token" or rebate or coupon or voucher or UET or "universal electronic transaction card" or "smart card") and (sponsor or retailer or retail or institution or provider or isp or "internet service provider" or network or wholesaler or distributor or manufacturer or entity or brokerage or issuer or publisher or agency or company) and (payment or pay or distribution or dividend or flow or stream or earning or refund or check or cash or fund or payroll or eft or "electronic funds transfer"))	EPO; JPO; Derwent



	Hits	Search Text	DBs
16	9035	(assignment or assigns or assignee or assigned or assignor or transfer or transferring or transferred or allocate or allocation or allocating or distributing or distribute) and (vehicle or instrument or "credit card" or "debit card" or "cash card" or "checking card" or "check card" or "checking account" or "spending card" or "spending account" or E\$card or e-wallet or e-cash or "electronic cash" or "gift card" or "gift token" or "rebate card" or "rebate token" or rebate or coupon or voucher or UET or "universal electronic transaction card" or "smart card") and (payment or pay or distribution or dividend or flow or stream or earning or refund or check or cash or fund or payroll or eft or "electronic funds transfer")	EPO; JPO; Derwent
17	377	(705/\$.ccls. or 235/\$.ccls. or 382/\$.ccls. or 283/\$.ccls. or 902/\$.ccls. or 380/\$.ccls. or 455/\$.ccls. or 713/\$.ccls.) and ((assignment or assigns or assignee or assigned or assignor or transfer or transferring or transferred or allocate or allocation or allocating or distributing or distribute) same (vehicle or instrument or "credit card" or "debit card" or "cash card" or "checking card" or "check card" or "checking account" or "spending card" or "spending account" or E-card or e-wallet or e-cash or "electronic cash" or "gift card" or "gift token" or "rebate card" or "rebate token" or rebate or coupon or voucher or UET or "universal electronic transaction card" or "smart card") same (payment or pay or distribution or dividend or flow or stream or earning or refund or check or cash or fund or payroll or eft or "electronic funds transfer") same (purchasing or purchase or shopping or shop or spend or spending))	USPAT

	Hits	Search Text	DBs
✓ 18	92	(705/\$.ccls. or 235/\$.ccls. or 382/\$.ccls. or 283/\$.ccls. or 902/\$.ccls. or 380/\$.ccls. or 455/\$.ccls. or 713/\$.ccls.) and ((assignment or assigns or assignee or assigned or assignor or transfer or transferring or transferred or allocate or allocation or allocating or distributing or distribute) with (vehicle or instrument or "credit card" or "debit card" or "cash card" or "checking card" or "check card" or "checking account" or "spending card" or "spending account" or E-card or e-wallet or e-cash or "electronic cash" or "gift card" or "gift token" or "rebate card" or "rebate token" or rebate or coupon or voucher or UET or "universal electronic transaction card" or "smart card") with (payment or pay or distribution or dividend or flow or stream or earning or refund or check or cash or fund or payroll or eft or "electronic funds transfer") with (purchasing or purchase or shopping or shop or spend or spending))	USPAT
✓ 19	511	((("705/35") or ("705/39")).CCLS.	USPAT

21/3,K/1 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02662190 Supplier Number: 45395280 (USE FORMAT 7 FOR FULLTEXT)

**Cobranding Makes Its Debit Debut**

Bank Network News, pN/A

March 12, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1354

... in both bank and supermarket television and radio commercials as well as newspaper advertisements. The **partners** also will use direct-mail and in-store promotions at the supermarket. Bank IV already...

...card. Lester says Bank IV also is talking to additional merchants about adding even more **partners**, and more rewards, to the cobranding arrangement. While other banks have rewarded consumers for debit...

...s name. Elsewhere, Oregon-based U.S. Bank and Michigan-based Old Kent offer cash **rebates** on **debit card** purchases. California-based American Savings is offering **frequent flyer** miles, but is not partnered with a particular airline. And Bank South has an arrangement with Kroger supermarkets and others to **reward debit card** use, (see page 5) but the retailers' names do not appear on the card. And...

21/3,K/2 (Item 2 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2001 The Gale Group. All rts. reserv.

01154225 Supplier Number: 40966873 (USE FORMAT 7 FOR FULLTEXT)

**TAX REFORM AND CREDIT**

Card News, v4, n19, pN/A

Oct 2, 1989

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 619

... lists.

Most retailers seem to be promoting their own card programs. Card enhancements such as **frequent flier** programs, **credit card** protection and discount **coupons** have been added to make the cards more competitive with **third-party** products.

In a few cases, some retailers are deemphasizing the proprietary card in favor of...

25/3,K/1 (Item 1 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2001 The Dialog Corporation. All rts. reserv.

15116076 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**NORTHWEST AIRLINES: Fly Free Faster: Use five WorldPerks partners and earn 10,000 bonus miles plus enter the Sweepstakes to win one million miles**

M2 PRESSWIRE

February 12, 2001

JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 403

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... million miles.

Customers need only use the goods or services of five non-airline WorldPerks **partners** between Feb. 4 and April 30, 2001 to earn the mileage **bonus**. **Partners** include **credit cards**, long-distance service providers, hotels, real estate, car rental companies, cruise lines, florists and other...

... members can register to take part in the promotion by calling 1-800-508-2000, **extension** 5634, or visiting [www.nwa.com/flyfreefaster](http://www.nwa.com/flyfreefaster).

Northwest Airlines and its partners are pleased to...

25/3,K/2 (Item 2 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2001 The Dialog Corporation. All rts. reserv.

15078781 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Fly Free Faster: Use Five WorldPerks(R) Partners and Earn 10,000 Bonus Miles Plus Enter the Sweepstakes to Win One Million Miles**

PR NEWSWIRE

February 09, 2001

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 392

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Customers need only use the goods or services of five non-airline WorldPerks **partners** between Feb. 4 and April 30, 2001 to earn the mileage **bonus**. **Partners** include **credit cards**, long-distance service providers, hotels, real estate, car rental companies, cruise lines, florists and other...

...WorldPerks members can register to take part in the promotion by calling 800-508-2000, **extension** 5634, or visiting <http://www.nwa.com/flyfreefaster>

r

"Northwest Airlines and its partners are pleased...

25/3,K/3 (Item 3 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2001 The Dialog Corporation. All rts. reserv.

13750333 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Novell Delivers Lynchpin for eBusiness Solutions**

PR NEWSWIRE

November 13, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1143

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... a robust security and management infrastructure that provides a foundation for all eBusiness solutions. An **extension** of Novell(R) NDS(R) eDirectory(TM), iChain gives companies the ability to simplify and...  
... are integrated with other best-of- breed technologies through Novell Consulting and Consulting Systems Integrator **partners** for a solution that links business processes and allows them to be moved securely to...

... following components: -- iChain Authorization Server -- Provides multi-factor authentication to network resources including passwords, tokens, **smart cards , certificates** , and biometrics. It also provides Web Single Sign-on and fine-grained access controls. -- iChain...

25/3,K/4 (Item 4 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2001 The Dialog Corporation. All rts. reserv.

12707112 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**CITRIX SYSTEMS: Citrix introduces Citrix Extranet for secure access to applications over the Internet; Citrix provides enterprise customers and ASPs with first server based computing solution using the Internet to securely access applications**

M2 PRESSWIRE

September 05, 2000

JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1956

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and a Citrix Extranet server to ensure that only authorised users are establishing VPN sessions.

\* **Third -party** Authentication Support Citrix Extranet supports RSA SecureID/ACE Server, RADIUS, x.509 (PKI) digital **certificates , smart cards** , and tokens.

\* On-Line Registration

On-line Registration (OLR) greatly reduces administration time and enables...the corporate mainstream to achieve key business goals. The firm, which markets its solutions through **value -added** resellers, system integrators and OEM licensees, is headquartered in Fort Lauderdale, Fla. Citrix is traded...

25/3,K/5 (Item 5 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2001 The Dialog Corporation. All rts. reserv.

11391822 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**VeriSign Introduces New Suite of Trust Services for the Healthcare Market**

PR NEWSWIRE

June 07, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 897

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... trading partners online; facilitate the processing of a wide range of payment types; and deliver **value -added** services for healthcare organizations to track and prove the validity of e-health transactions -- establishing...

... hospitals, home offices, labs or clinics -- which enable patients, payers, providers, physicians and their trading **partners** to identify themselves over the Internet to securely exchange confidential information and digitally sign transactions...

... enhance security within their organizations by using two-factor authentication mechanisms like a thumbprint or **smart -card** to access their digital **certificate**. Industry-leading Services for the Healthcare Community

VeriSign will offer innovative trust services that have...

25/3,K/6 (Item 6 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2001 The Dialog Corporation. All rts. reserv.

08706519 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**VerticalOne, an S1 Corporation Subsidiary, Signs Agreement With Security First Network Bank**

BUSINESS WIRE

December 14, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1133

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... customers will have instant, one-stop access to all of their personal account information, including **reward** programs, communications accounts, investments, **credit card** and bank statements (including **third party** financial institutions), and other bills or personal accounts. The service will be available free of...

... to rapidly deliver our services to this evolving market place, where banks are demanding more **value -added** services that can help them better retain customers, increase revenue opportunities and create competitive advantage...

25/3,K/7 (Item 7 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2001 The Dialog Corporation. All rts. reserv.

06601276 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**iPIN Unveils Commerce System for E-Content; the Simplest Way for Consumers To Purchase Digital Goods and Services on the Internet**

PR NEWSWIRE

August 09, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1313

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the widest possible audience. At the same time, consumers want fast and easy access to **premium** content, without the hassle of **credit cards** and lengthy registration processes. With this announcement, iPIN and its **partners** are ushering in a new generation of Internet content and services, and eliminating all the...

...Corporate Strategy and Business Development.

For iPIN's ISP partners, the iPIN system represents a **value -added** service that will overcome subscribers' reluctance to make online purchases. The ability to offer such...

25/3,K/8 (Item 8 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2001 The Dialog Corporation. All rts. reserv.

03303718 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Proxima SSO 3.0 Supports Internet and Extranet Logins; New Version of MEMCO  
Software's Leading Single Sign-On Product Announced at CSI Security  
Conference**  
BUSINESS WIRE  
November 02, 1998  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 912

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Tivoli TME 10 Plus modules.  
6) API Toolkit -- enables customization to specific environment  
requirements including **third -party** security products such as digital  
**certificates , smart cards** and biometrics.  
7) Desktop Integration -- gives administrators the option to integrate  
login to Windows NT...

... MEMCO successfully partners with many of the world's largest software  
companies, systems integrators and **value -added** resellers, including a  
strategic OEM relationship with PLATINUM technology inc. and Tivoli Systems  
Inc., an...

25/3,K/9 (Item 1 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2001 The Gale Group. All rts. reserv.

02278267 Supplier Number: 58536633 (USE FORMAT 7 FOR FULLTEXT)  
**VillageWorld.com, Inc. Signs Agreement With Ecofaith.com, Inc. to Offer  
Full Service ISP Services to the African-American Christian Community.**  
Business Wire, p1155  
Jan 12, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 701

... will be done by providing users of Ecofaith.com with a new  
computer, a major **credit card** (based on creditworthiness), special  
**discounts** provided exclusively to the Ecofaith.com user by its corporate  
**partners** and providing a doorway to the world-wide-web at  
www.ecofaith.com.

About VillageWorld...

...design, implementation and maintenance and providing Internet/intranet  
messaging and security products.

ICS is a **value -added** government and commercial reseller for Cisco  
Systems Inc. (NASDAQ: CSCO) and FORE Systems (NASDAQ: FORE...

25/3,K/10 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2001 The Gale Group. All rts. reserv.

04906346 Supplier Number: 70385642 (USE FORMAT 7 FOR FULLTEXT)  
**Fly Free Faster: Use five WorldPerks partners and earn 10,000 bonus miles  
plus enter the Sweepstakes to win one million miles.**  
M2 Presswire, pNA

Feb 12, 2001  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 464

... million miles.

Customers need only use the goods or services of five non-airline WorldPerks **partners** between Feb. 4 and April 30, 2001 to earn the mileage **bonus**. **Partners** include **credit cards**, long-distance service providers, hotels, real estate, car rental companies, cruise lines, florists and other...members can register to take part in the promotion by calling 1-800-508-2000, **extension** 5634, or visiting [www.nwa.com/flyfreeaster](http://www.nwa.com/flyfreeaster).

Northwest Airlines and its partners are pleased to...

25/3,K/11 (Item 2 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2001 The Gale Group. All rts. reserv.

04769425 Supplier Number: 64987414 (USE FORMAT 7 FOR FULLTEXT)  
**Citrix introduces Citrix Extranet for secure access to applications over the Internet; Citrix provides enterprise customers and ASPs with first server-based computing solution using the Internet to securely access applications.**

M2 Presswire, pNA

Sept 5, 2000

Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 2001

... and a Citrix Extranet server to ensure that only authorised users are establishing VPN sessions.

\* **Third-party** Authentication Support Citrix Extranet supports RSA SecureID/ACE Server, RADIUS, x.509 (PKI) digital **certificates**, **smart cards**, and tokens.

\* On- ...the corporate mainstream to achieve key business goals. The firm, which markets its solutions through **value-added** resellers, system integrators and OEM licensees, is headquartered in Fort Lauderdale, Fla. Citrix

25/3,K/12 (Item 3 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2001 The Gale Group. All rts. reserv.

03901599 Supplier Number: 50075759 (USE FORMAT 7 FOR FULLTEXT)

**-EQUIFAX: Equifax launches e-business alliance with IBM**

M2 Presswire, pN/A

June 11, 1998

Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 766

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...for the marketplace because the e-business alliance wraps products and services together for a **value-added** total solution. And it is something companies must have, to take advantage of the convenience...

...banks, financial institutions and retailers, to facilitate the issuance of digital certificates to consumers, trading **partners**, employees and servers. The services will also include the associated authentication of



certificate applicants, leveraging...

...Division. "Equifax is already recognised as an expert in this area, a well-known trusted **third party** who thoroughly understands the issues of privacy and trust". The components of the Equifax service...

...known as IBM Registry for SET) to provide customers with complete services for general purpose **certificates** and **certificates** for secure **credit card** payments. \* Remote Authentication Services: Authenticates **certificate** applicants based on Equifax's vast data repository and Remote Authentication System. \* Directory Services: A...

28/3,K/1 (Item 1 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2001 The Dialog Corporation. All rts. reserv.

05455285 (USE FORMAT 7 OR 9 FOR FULLTEXT)

In 1987, the Sultan of Brunei was the richest man on earth, with a fortune estimated at pounds 25 billion. Now there may be as little as pounds 3.12 billion left. It was the spree of the century. So where did it all go?

OBSERVER, p018

April 25, 1999

JOURNAL CODE: FOBS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4717

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... asked a numerate question of one Asprey executive: once you factor out their business, what **earnings** multiple did Jefri pay? 'Do you own a Cray super-computer?' came the reply.  
The...

...jolt, last spring.

The Sultan hired accountants from Arthur Andersen. They closed down Jefri's **spending vehicle**, a network of 20-plus companies called Amedeo after the painter Amedeo Modigliani, whose work...

28/3,K/2 (Item 2 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2001 The Dialog Corporation. All rts. reserv.

02805738 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Discover Launching A Feel-Good Series Of TV and Print Ads**

SECTION TITLE: Cards

MIRIAM KREININ SOUCCAR

AMERICAN BANKER, v163, p12

September 15, 1998

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 469

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... eating pizza in heaven.

The slogan: "Feel like you're in heaven now get a **cash -back** bonus later. Discover the feeling again and again."

The new campaign takes a different approach from...

...has a lot of appeal for people who look at the card as a pure **spending vehicle**," said Gary Gordon, an analyst at PaineWebber in New York.  
Copyright c 1998 American Banker...

37/3,K/1 (Item 1 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2001 The Dialog Corporation. All rts. reserv.

10163879 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Web Eases Pain of Filing Taxes with Quicker Filing, Returns**

Kevin Coughlin

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS ( STAR-LEDGER - NEWARK, NEW JERSEY)

March 21, 2000

JOURNAL CODE: KSLN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 893

... quickly and cheaply at a growing number of Internet sites, with fewer mistakes and swifter **tax refunds** than the archaic pencil-and-paper method.

37/3,K/2 (Item 2 from file: 20)  
DIALOG(R)File 20:World Reporter  
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09938271 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Cybergold Teams With H&R Block During Tax Season; Companies to Offer Consumers Tax Break With Sweepstakes and Other Rewards**

BUSINESS WIRE

March 07, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 338

...current tax season.

Through its "Pay No Taxes! Sweepstakes," Cybergold and H&R Block's **Refund Rewards** will pay the sweepstakes winner's 1999 Federal taxes up to \$40,000, as well...

37/3,K/3 (Item 3 from file: 20)  
DIALOG(R)File 20:World Reporter  
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09262228 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Detroit Free Press Susan Tompor Column**

Susan Tompor

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (DETROIT FREE PRESS - MICHIGAN)

January 17, 2000

JOURNAL CODE: KDFF LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 753

CARD HELPS TAXPAYERS BUY MORE WITH **REFUND** : Get a **tax refund** , get a fatter rebate on a new GM car?

Sounds odd, but H&R Block Inc. has a new way to help taxpayers spend their **tax refunds** .

37/3,K/4 (Item 4 from file: 20)  
DIALOG(R)File 20:World Reporter  
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09163586 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**H&R Block Program Helps Taxpayers Buy More with Refund**

Susan Tompor

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (DETROIT FREE PRESS - MICHIGAN)

January 17, 2000

JOURNAL CODE: KDFP LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 743

**H&R Block Program Helps Taxpayers Buy More with Refund**

CARD HELPS TAXPAYERS BUY MORE WITH **REFUND** : Get a **tax refund** , get a fatter rebate on a new GM car?

Sounds odd, but H&R Block Inc. has a new way to help taxpayers spend their **tax refunds** .

**37/3,K/5 (Item 5 from file: 20)**  
DIALOG(R)File 20:World Reporter  
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08574171 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**No. 1 Rated TaxCut Software for the 1999 Tax Year Ships to Retail Stores**  
BUSINESS WIRE

December 06, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1006

...BUSINESS WIRE)--Dec. 6, 1999--

New Version Offers Unprecedented Opportunities for Taxpayers to Get a **Refund** Advance in as Little as a Day...or to Stretch the Value of

**37/3,K/6 (Item 6 from file: 20)**  
DIALOG(R)File 20:World Reporter  
(c) 2001 The Dialog Corporation. All rts. reserv.

08333597 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**H&R Block to Offer Internet Tax Preparation and Electronic Filing At**  
**hrblock.com**

PR NEWSWIRE

November 22, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1071

... Tax Preparation, Electronic Filing and An Array of Online Tools, Features, Information and Exciting New **Refund** Options

KANSAS CITY, Mo., Nov. 22 /PRNewswire/ -- H&R Block, the world's leading tax...

**37/3,K/7 (Item 1 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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02280370 Supplier Number: 58573016 (USE FORMAT 7 FOR FULLTEXT)

**H&R Block Launches New Programs That Support Administration's Initiative**  
**Encouraging E-Filing.**

PR Newswire, p1454

Jan 13, 2000

Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 522

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...upcoming tax season. The Clinton administration announced today a proposal that would give a \$10 **refundable** credit to taxpayers who e-file in 2001. Block calls the plan a strong incentive...

37/3,K/8 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2001 The Gale Group. All rts. reserv.

04636596 Supplier Number: 61572294 (USE FORMAT 7 FOR FULLTEXT)  
**H&R Block Says Income Tax Refunds Are In The Cards.**  
Bank Network News, v18, n19, p5  
Feb 29, 2000  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 907

**H&R Block Says Income Tax Refunds Are In The Cards.**

37/3,K/9 (Item 2 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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04589342 Supplier Number: 59795202 (USE FORMAT 7 FOR FULLTEXT)  
**HOUSEHOLD'S PREPAID MASTERCARD TAX REFUND.(Brief Article)**  
CardFAX, v2000, n29, p1  
Feb 11, 2000  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Newsletter; Trade  
Word Count: 160

(USE FORMAT 7 FOR FULLTEXT)

**HOUSEHOLD'S PREPAID MASTERCARD TAX REFUND.(Brief Article)**

TEXT:

...income tax preparer H&R Block to create a new offering for taxpayers who have **refunds** coming. H&R Block customers can opt to receive their **tax refund** on a Household-issued MasterCard **Refund Rewards** prepaid buying card. In addition to working like a credit card until its value is...

...carries special discounts and offers that H&R Block says were chosen to enhance typical **refund** purchase plans. Examples include a 20% discount on all regular-priced Sears products, such as \$500 rebate when the card is used towards a GM auto purchase. On **refund** amounts more than \$750, the card will come at no additional cost and should be...

...to taxpayers in around the same time it normally takes to get a direct deposit **refund** from the IRS For **refunds** between \$200-\$750, the charge for the card will be \$19.95.

**43/3,K/1 (Item 1 from file: 20)**  
DIALOG(R)File 20:World Reporter  
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13258397

**First Data Reports 21% Increase in Third Quarter -2-**

PR NEWSWIRE

October 12, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 976

**43/3,K/2 (Item 2 from file: 20)**  
DIALOG(R)File 20:World Reporter  
(c) 2001 The Dialog Corporation. All rts. reserv.

13240443 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**WildCard Systems Selected by Carlson Marketing Group as Preferred Provider  
of Incentive, Promotion and Loyalty Stored Value Cards**

BUSINESS WIRE

October 11, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 898

**43/3,K/3 (Item 3 from file: 20)**  
DIALOG(R)File 20:World Reporter  
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11975445

**PR Newswire California Summary, Monday, July 17, 2000 up to 10:00 a.m. PT**

PR NEWSWIRE

July 17, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1317

**43/3,K/4 (Item 4 from file: 20)**  
DIALOG(R)File 20:World Reporter  
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11914449

**First Data Reports 24 Percent Increase in Second Quarter -2-**

PR NEWSWIRE

July 12, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1000

**43/3,K/5 (Item 5 from file: 20)**  
DIALOG(R)File 20:World Reporter  
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10612627

**First Data Reports 25 Percent Growth in Earnings -2-**

PR NEWSWIRE

April 17, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1038

43/3,K/6 (Item 6 from file: 20)  
DIALOG(R)File 20:World Reporter  
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07802713

PR Newswire California Summary, Monday, Oct. 18, 1999 up -2-

PR NEWSWIRE

October 18, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1318

... LAM061 10/18/1999 08:15 r f bc-CA-Data-Broadcasting (HAYWARD) Data  
Broadcasting **Partners** with Nirvana Systems' Omnitreader to Provide  
Integrated Trading Solution SFM104 10/18/1999 08:25...

... r f bc-CA-ICU-Medical-Earns (SAN CLEMENTE) ICU Medical, Inc. Reports  
Sales and **Earnings** for its Third Quarter SFM041 10/18/1999 08:31 r f  
bc-TX-Vignette...

... TX-JCPenney-GE-Captal (PLANO) JCPenney Aligns With GE Capital to Market  
and Operate JCPenney **Credit Card** ; Completes First Step of Plan to  
Enhance Stockholder Value SFM029 10/18/1999 09:03...

... Associates, Inc. Ends Negotiations LAM027 10/18/1999 10:00 r f  
bc-CA-FARC- **Earnings** (EL SEGUNDO) Farr Company Reports Financial Results  
for the Third Quarter And First Nine Months...

... 10:00 r f bc-CA-CO-BenchmarkTape (BOULDER) Benchmark Tape Systems and  
Merisel Sign **Distribution** Agreement; DLT Tape Products Available to U.S.  
and Canadian Resellers LAM031 10/18/1999... 18/1999 10:52 r f  
bc-FL-StarBase-CorTechs (ORLANDO) CorTechs Becomes a StarBase **Value**  
**Added** Reseller with Joint Delivery of StarTeam Synchronizer CLM023  
10/18/1999 10:56 r f...

43/3,K/7 (Item 7 from file: 20)  
DIALOG(R)File 20:World Reporter  
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05481693 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**CORRECTION: DCR Rates Chase Manhattan Corp.'s Trust Preferred 'A'**

PR NEWSWIRE

May 26, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 615

43/3,K/8 (Item 8 from file: 20)  
DIALOG(R)File 20:World Reporter  
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05440678 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**DCR Rates Chase Manhattan Corp.'s Trust Preferred 'A'**

PR NEWSWIRE

May 24, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 587

(USE FORMAT 7 OR 9 FOR FULLTEXT)

CHICAGO, May 24 /PRNewswire/ -- Duff & Phelps Credit Rating Co. (DCR) has **assigned** a rating of 'A' (Single-A) to the \$350 million of trust preferred issuance by...

... activities and credit loss provisions will continue to produce earnings volatility in the short and **intermediate** terms. CMB has reduced its credit exposures to emerging markets since the Asian crisis and...

... high-yield underwriting. Revenue growth from Global Services was negatively affected by shifts in asset **allocations** from emerging markets and related assets to developed markets and reduced structured financing. Management anticipates...

...order to maintain internal profitability goals.

Over the last two years, CMB embraced a shareholder **value -added** concept for business line profitability analysis and internal capital **allocations**. This approach is consistently applied, which DCR believes results in the disciplined decision-making process responsible for CMB's steadily improving **earnings**. National consumer services operating **earnings** showed continued growth from strong performances in auto finance and steady contributions in **credit card**, mortgages and regional consumer banking. Operating expenses grew 12 percent over the first quarter of...

**43/3,K/9 (Item 1 from file: 813)**

DIALOG(R)File 813:PR Newswire

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0787336

NY005

**SAFECARD REPORTS NET LOSS OF \$49.9 MILLION IN TRANSITION PERIOD, RESULT OF AMORTIZATION CHANGE AND REPOSITIONING OF INVESTMENT PORTFOLIO**

DATE: February 9, 1995

08:04 EST

WORD COUNT: 736

**43/3,K/10 (Item 2 from file: 813)**

DIALOG(R)File 813:PR Newswire

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0769409

NY049

**SAFECARD REPORTS RECORD SUBSCRIPTION REVENUES FOR FOURTH QUARTER AND YEAR ENDED OCTOBER 31, 1994**

DATE: December 8, 1994

16:34 EST

WORD COUNT: 863



48/7/1 (Item 1 from file: 621)  
DIALOG(R) File 621:Gale Group New Prod.Annou.(R)  
(c) 2001 The Gale Group. All rts. reserv.

01391287 Supplier Number: 46447509 (THIS IS THE FULLTEXT)  
**SIX FLAGS THEME PARKS INTRODUCES THE SIX FLAGS ENTERTAINMENT CARD**  
PR Newswire, p0606NYTH138  
June 6, 1996

TEXT:

PARSIPPANY, N.J., June 6 /PRNewswire/ -- Six Flags Theme Parks Inc., the largest regional theme park company in the world, has announced plans to introduce the Six Flags Entertainment Card, a co-branded MasterCard(R) credit card which allows cardholders to earn points towards various free entertainment-related rewards. The Six Flags Entertainment Card will be introduced nationally in June. Consumers will be given the opportunity to sign up at all Six Flags parks and through direct marketing in key markets.

We believe our customers will see tremendous value in being a Six Flags Entertainment Cardholder," said Joe Redling, Sr. Vice President, Marketing and Entertainment, "our objective is to leverage our strong national brand name and strengthen our relationship with our broad customer base."

The co-branded **credit card** will be issued by First USA Bank of Wilmington, Delaware, and will carry a low 5.9% introductory rate with no annual fee. The entertainment card will provide customers with various entertainment reward options including Six Flags tickets, season passes and gift **certificates**, as well as other **value-added** entertainment incentives from promotional **partners** like Best Western Hotels and Thrifty Car Rental. Points are earned based on dollars charged against the card.

"We plan to add other entertainment offerings to further broaden the consumer value as the program moves forward," said Mike Kent VP of Advertising and Promotions. "With our strong national presence, we think this will also continue to build the Six Flags national brand and offer consumers additional reasons to visit the various parks," he added.

"First USA is pleased to be the credit card partner of Six Flags Theme Parks. We believe the Six Flags Entertainment Card provides an attractive package of benefits to the millions of value-conscious consumers who enjoy Six Flags theme parks nationwide," James W. Stewart III, Executive Vice President, Partnership Marketing for First USA Bank said.

First USA Bank is one of two principal operating units of First USA, Inc. (NYSE: FUS), a financial services company specializing in the credit card business and one of the largest providers of Visa(R) and MasterCard(R) services in the nation. First USA Bank had approximately 14 million credit cards issued with \$18.3 billion in managed loans outstanding at March 31, 1996. First USA Paymentech, Inc., (NYSE: PTI) also a unit of First USA, Inc., processed \$24.6 billion credit card sales and 446 million items during calendar year 1995.

-0-

6/6/96

/CONTACT: Gina Clark of Robinson Lerer & Montgomery, 212-484-7629; or Dave Webster of First USA, 214-849-3755/

/A photo of the Six Flags credit card is available via AP Photo Express and Wieck Photo Database to any newspaper or media outlet with telephone receiver or electronic darkroom that can accept overhead transmissions -- see photo PRN1. To electronically retrieve a photo free of charge, call 214-392-0888.

PRNewsFotos also are available via PressLink. Please call 703-758-1740 for additional information./

(FUS PTI)

CO: Six Flags Theme Parks Inc.; First USA Bank  
ST: New Jersey  
IN: ENT FIN

SU: PDT

MS

-- NYTH138 --

0436 06/06/96 17:38 EDT <http://www.prnewswire.com>

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53/3,K/1 (Item 1 from file: 20)  
DIALOG(R)File 20:World Reporter  
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14696438 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Canada NewsWire summary of releases for Evening, -2-**

CANADA NEWSWIRE

January 17, 2001

JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1366

(USE FORMAT 7 OR 9 FOR FULLTEXT)

c0129 - VANCOUVER : Kookaburra Resources Ltd. - private placement  
(Kookaburra-placement)

c0130 - CALGARY : 411HomeNet **partners** with US online relocation  
company, MoveSource Inc. (411HomeNet **partners** )

c0153 - VANCOUVER : Miramar's Yellowknife Operations Exceed Forecast  
in Q4 2000 (Miramar-Yellowknife)

c0164 - PORTLAND...

...Software - Conference call, January 24, 5:30 p.m. (724-acquires-TANTAU)

c9749 - CALGARY : Comstate **Dividend Payment** (Comstate **dividend** )

c9750 - VANCOUVER : CDIS to Dedicate Studio to Bruce Fairbairn at ETC  
Opening Gala (CDIS-Bruce...

...Program to Extend International Reach (HomeProject-program)

c9835 - TULSA, OK : Thrifty Joins Air Canada's **Frequent Flyer**  
Program & Celebrates By Offering Double Miles to Members  
(OK-Thrifty-Car-Rental)

c9838 - TORONTO : Headline...Forms Fuel Cell and Battery Divisions  
(Energy-Ventures)

c9924 - CALGARY : Upton Resources Announces Normal Course **Issuer** Bid  
(Upton **Issuer** -Bid)

c9936 - OKLAHOMA CITY : Devon Energy Announces 2001 Capital  
Expenditures Budget of \$1.1 Billion...

53/3,K/2 (Item 2 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2001 The Dialog Corporation. All rts. reserv.

09473862 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Filers Can Pay Tax Bill with Plastic**

Mark Schwanhausser

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS ( SAN JOSE MERCURY NEWS -  
CALIFORNIA)

February 06, 2000

JOURNAL CODE: KSJM LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1400

(USE FORMAT 7 OR 9 FOR FULLTEXT)

If you think **tax refunds** are something to relish, just imagine  
taking a holiday vacation paid for by Uncle Sam...

... swung open the door this year -- delighting taxpayers eager to  
accumulate airline points they can **redeem** for free tickets and seating  
upgrades.

... each transaction. By law, however, the IRS and FTB cannot swallow  
such fees, so their **intermediary**, Official Payments Corp. of San Ramon,  
instead levies a "convenience fee" that adds about 2...

... is suspect. Most cards rebate only one one mile per dollar charged, and  
you must **redeem** about 25,000 miles to get free air fare. That size tax

charge triggers a...

...air mile can jet from 2 to 3 cents to well over \$1 if you **redeem** your miles to upgrade your seat on an international flight.

McKinley speaks from experience. Last...

... an \$882 round-trip ticket to London on his United Airlines Mileage Plus MasterCard, then **redeemed** 20,000 miles to step up to a business-class seat that could have set...

...that. Because he paid a portion of the fare and was enrolled in United's **frequent flier** program, he earned back 7,500 miles. And as a "premier executive" **frequent flier**, he got to double that to 15,000 miles.

In the end, he spent \$882...

**53/3,K/3 (Item 3 from file: 20)**

DIALOG(R)File 20:World Reporter

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06500963 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The Miami Herald Florida Business Briefs Column**

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (MIAMI HERALD - FLORIDA)

August 02, 1999

JOURNAL CODE: KMHR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1048

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... latest move to ease the transition for EMV (Europay-MasterCard-Visa) member banks wishing to **issue** smart credit and debit cards, Racal Security and Payments has joined forces with MasterCard to...

... flights offer both domestic and worldwide connections to Continental Airlines. Members of Continental Airlines' OnePass **frequent flyer** program can accrue and **redeem** miles on all Continental Connection flights. Continental Connection will operate 54 daily departures serving four...

... Financial, in Boca Raton, has declared a quarterly dividend of 5 cents per share. The **dividend payment** was established for Sept. 1 to shareholders of record as of Aug. 17. Pointe Financial...

... NEW BUSINESS: Retzsch Lanao Caycedo, in Boca Raton, has been commissioned by development firm Songy **Partners** to serve as executive architect for a four-acre office/residential complex in Boca Raton...

**53/3,K/4 (Item 4 from file: 20)**

DIALOG(R)File 20:World Reporter

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03128109 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**US giant hopes to supply electricity to S'pore from Batam**

**BY:Ronnie Lim**

Ronnie Lim

BUSINESS TIMES (SINGAPORE)

October 16, 1998

JOURNAL CODE: FBTS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 18575

**53/3,K/5 (Item 1 from file: 810)**  
DIALOG(R) File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0674798 BW0151

**Business Wire Recap**

February 21, 1997

Byline: Editors

...New Video Teaches  
Investment Basics Over Breakfast (BW0277 19:52)  
(TWINLAB) (TWLB) RONKONKOMA, N.Y.- **Issues** Additional Financial  
Information on Fourth Quarter 1996 Results (BW1378 20:14)  
(PARTNERSHIP-FOR-INNOVATN) SAN...  
...OPTIKA) (OPTK) COLORADO SPRINGS, Colo.--Optika Expands Its  
Distribution Reach by Adding New Business Solution **Partners** ; The  
Industry's Strongest Channel Expands by 11 Business (BW1001 06:29)  
(IMPERIAL-BANCORP) (IMP...RELIANCE-STEEL) (RS) LOS ANGELES--Reliance  
Steel & Aluminum  
Co. declares first-quarter 1997 and special **dividend payments** and  
provides income statement details (BW0020 08:49)  
(ECC-INTERNATIONAL) (ECC) WAYNE, PA--Herbert Krasnow...of directors  
(BW1098 10:06)  
(CARNIVAL-AIR-LINES) FORT LAUDERDALE, Fla.--Carnival Air offers  
its **frequent flyers** double credit points through March 14 (BW1100  
10:07)  
(COMSHARE/EXPERT-RESOURC) (CSRE) ANN ARBOR...  
...California, Irvine (BW0048 11:00)  
(CAPSTAR/OSBORN) (OSBN) DALLAS, AUSTIN, Texas and GREENWICH--  
Capstar Broadcasting **Partners** Completes Acquisition of Osborn  
Communications Corporation (BW0073 12:11)  
(HUMAN-GENOME-SCIENCES) (HGSI) ROCKVILLE, Md...locked out of home found  
dead (BW0103 14:18)  
(BECKMAN/HYBRITECH) (BEC) SAN DIEGO--Patent **issued** for  
monoclonal antibodies to bone-specific alkaline phosphatase  
(BW0104 14:18)  
(BRAVO) --ADVISORY/Julia Roberts...

**53/3,K/6 (Item 1 from file: 275)**  
DIALOG(R) File 275:Gale Group Computer DB(TM)  
(c) 2001 The Gale Group. All rts. reserv.

01696180 SUPPLIER NUMBER: 15053463 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Financial: 1993 AT&T Annual Report.**  
EDGE, on & about AT&T, v9, n293, p1(1)  
March 7, 1994  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 26732 LINE COUNT: 02834

**53/3,K/7 (Item 1 from file: 636)**  
DIALOG(R) File 636:Gale Group Newsletter DB(TM)  
(c) 2001 The Gale Group. All rts. reserv.

01662606 Supplier Number: 42631370 (USE FORMAT 7 FOR FULLTEXT)

# APPLICATION TEMPLATES OFFER INVALUABLE OPPORTUNITIES FOR CASE USERS

CASE Strategies, v4, n1, pN/A

Jan, 1992

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 3740

... reference to the kinds of templates currently on the market. (See printed version of this **issue** , available from Cutter Information Corp.; (617) 648-8700, Fax: (617) 648-8707.)

## BUSINESS MODELS

Certain...the manufacturing industry, for client account management in the professional services industry, or for tracking **frequent flyer** entitlements in the airline industry.

This opens up a whole new set of possibilities. Whatever...

...with us and you'll learn more about the TI template effort later in this **issue** .)

Other CASE vendors should be similarly interested. If you approach them and they're not...

...skills tracking system; an escheat management system (escheat refers to the fact that certain payments -- **dividend payments** , for example -- revert to a government agency if the intended recipient cannot be located); a tracking and **frequent flyer** awards.

In the works at TI are templates for accounts payable, purchasing, another help desk...and pressed into template-modification service. The smartest CASE vendors will boost sales by nurturing **third -party** template developers, in much the same way that Apple in its early years offered financial...

53/3,K/8 (Item 1 from file: 634)

DIALOG(R) File 634:San Jose Mercury

(c) 2001 San Jose Mercury News. All rts. reserv.

10537068

## PILOT PROGRAMS EXPANDED SO EVERYONE CAN DO IT PAYING WITH PLASTIC

San Jose Mercury News (SJ) - Sunday, February 6, 2000

By: MARK SCHWANHAUSSER, Mercury News Staff Writer

Edition: Morning Final Section: Business Page: 11E

Word Count: 927

### TEXT:

If you think **tax refunds** are something to relish, just imagine taking a holiday vacation paid for by Uncle Sam...

... swung open the door this year -- delighting taxpayers eager to accumulate airline points they can **redeem** for free tickets and seating upgrades.

... each transaction. By law, however, the IRS and FTB cannot swallow such fees, so their **intermediary** , Official Payments Corp. of San Ramon, instead levies a "convenience fee" that adds about 2...

... tickets is suspect. Most cards rebate only one mile per dollar charged, and you must **redeem** about 25,000 miles to get free air fare. That size tax charge triggers a...

...air mile can jet from 2 to 3 cents to well over \$1 if you **redeem** your miles to upgrade your seat on an international flight.

McKinley speaks from experience. Last...

... an \$882 round-trip ticket to London on his United Airlines Mileage Plus MasterCard, then **redeemed** 20,000 miles to step up to a business-class seat that could have set...

...that. Because he paid a portion of the fare and was enrolled in United's **frequent -flier** program, he earned back 7,500 miles. And as a ''premier executive'' **frequent flier**, he got to double that to 15,000 miles.

And Official Payments tracked down one...

24/9/1 (Item 1 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
(c) 2001 Bell & Howell. All rts. reserv.

00878142 95-27534

**When the bill comes due**

Anonymous

Credit Card Management v7n3 PP: 6-8 Jun 1994 ISSN: 0896-9329

JRNL CODE: CCM

DOC TYPE: Journal article LANGUAGE: English LENGTH: 2 Pages

WORD COUNT: 752

ABSTRACT: Given the immense share gains **value-added credit cards** can produce, funding rebates without dipping into corporate **earnings** to fund the rebate is critical for **credit card issuers**. Today, cobranders and card **issuers** insist that they have conquered the **issue** of funding **value-added** card rebates. Automobile cards are a prime example of the risk associated with funding rebates on **value-added** cards. One way to avoid accumulating rebate liability is to **refund** unredeemed rebates annually to cardholders. But cobranding **partners** insist that while rebates **redeemed** may lower their margins, the sales produced by the **redemption** process, especially incremental sales, will more than offset the cost of the rebate, counters H. D. Weed, General Motors Corp. card general marketing manager. The unknown factor in the rebate equation is the percentage of cardholders who will **redeem** rebates. TEXT: One of the suspicions surrounding value-added cards that offer rebates on everything from automobiles to finance charges is that the rebate liability itself is a ticking bomb, because there is no way to accurately forecast the rate of **redemption**. An unexpected surge in rebate **redemption** could result in the cobranding partner, the card **issuer** --or both--dipping into their corporate earnings to fund the rebate, something frowned upon by upper management, not to say Wall Street.

Airline affinity cards were the first to face unfunded liabilities when cardholders unexpectedly began **redeeming** huge caches of **frequent-flier** miles after a few years. That prompted the airlines and their card-**issuing** partners to cap the number of miles earned, push annual fees into the stratosphere, and restructure their sharing agreements to strike a better balance on funding costs.

Given the immense share gains value-added cards can produce, funding rebates without giving away the store is critical for players. Today, cobranders and card **issuers** insist that they have conquered the **issue** of funding value-added card rebates.

Nevertheless, value-added cards are still too new to know for certain whether sponsors of such cards can fund all cardholder rebates without taking a hit against earnings, argues Sanford Bernstein Co. senior analyst Gerry Paul.

Automobile cards are a prime example of the risk associated with funding rebates on value-added cards. The average maximum margin on an automobile is about \$5,000. The General Motors Corp. MasterCard and Ford Motor Corp./Citibank card offer maximum rebates of \$3,500 over seven and five years respectively. Cardholders cashing in maximum rebates automatically reduce the margin by 70%. And that doesn't include the amount the cardholder may negotiate off the sticker price or any additional manufacturer rebates. "In that instance the automaker gives up most of their profit on that sale," explains Ron Randolph-Wall, managing director, promotions and relationship marketing for Bozell Worldwide, which is reportedly working on a cobranded card with Chrysler Corp.

CRUNCHING NUMBERS



Although more than 150,000 GM cardholders have cashed in rebates since the card's debut in September 1992, the average rebate being **redeemed** is a few hundred dollars. With more than 6 million accounts, the bulk of GM cardholders are apparently holding out to cash in rebates worth several thousand dollars. If so, that could put a strain on GM's capacity to meet its rebate liability, observers argue. Ford cardholders have already earned more than \$500 million in rebates and are accruing more than \$1 million a day--no small sum when the bill comes due.

One way to avoid accumulating rebate liability is to refund unredeemed rebates annually to cardholders. Nordstrom Inc. is doing just that with its cobranded Nordstrom Visa card, which was introduced last month and rebates up to 5% on Nordstrom purchases.

But cobranding partners insist that while rebates **redeemed** may lower their margins, the sales produced by the **redemption** process--especially incremental sales--will more than offset the cost of the rebate, counters H.D. Weed, GM card general marketing manager. Weed adds that GM accountants have crunched the numbers to ensure that GM is not facing an unfunded liability on rebates.

Mellon Bank, which is pushing a card that will rebate 100% of cardholder finance charges after 20 years, also insists the **issue** of unfunded liability on value-added cards is moot. Mellon funds its rebates by investing finance charges and cash-advance fees in undisclosed investments. Mellon Senior Vice President Kerry Ryan doubts any **issuer** would assume the risk of bringing a value-added card to market without the capability of funding all cardholder rebates.

#### X FACTOR

Still, Sanford Bernstein Senior Analyst Moshe Orenbuch argues that Mellon may be gaining nothing more than the use of finance-charge income for up to 20 years. Although Mellon rebates just 5% of finance charges to cardholders cashing in after two years--and 5% more each year thereafter--Orenbuch contends that refunding any portion of finance charges will an impact on long-term profits.

The X Factor in the rebate equation is the percentage of cardholders who wind up **redeeming** rebates.

"The likelihood of all cardholders cashing in their rebates is a possibility, not an actuality," says Randolph-Wall. If that is true, then cobranders and their **issuing** partners are off the hook for funding potentially millions of dollars in rebates. Cobranders and card **issuers** insist they are not betting on a portion of rebates not being cashed in, that they can fund all cardholder rebates earned without dipping into the corporate till.

Time will soon tell if they've calculated accurately. If not, the impact on cobranding could be interesting, indeed.

THIS IS THE FULL-TEXT. Copyright Faulkner & Gray Inc 1994  
GEOGRAPHIC NAMES: US

DESCRIPTORS: Value added; Credit cards; Rebates; Liabilities; Co-branding  
CLASSIFICATION CODES: 9190 (CN=United States); 8120 (CN=Retail banking);  
7200 (CN=Advertising)

29/3,K/1 (Item 1 from file: 267)  
DIALOG(R) File 267: Finance & Banking Newsletters  
(c) 2001 The Dialog Corp. All rts. reserv.

00037556

**Roundtable Participants**

Mergers & Acquisitions

November/December, 1997 VOL: 32 ISSUE: 3 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: INVESTMENT DEALERS DIGEST

LANGUAGE: ENGLISH

WORD COUNT: 5786

RECORD TYPE: FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:

Kevin Callaghan  
Managing Director  
Berkshire **Partners**  
Yvonne Cliff  
Managing Director  
Juno **Partners**  
David De Leeuw  
Managing Partner  
McCown De Leeuw & Co.  
John H. Lowden  
Partner  
The Jordan...

...have relatively small impact on the deal flow directed toward financial buyers.

Going Afield - LBO **sponsors** of the late 1990s have become increasingly creative in finding outlets for the massive equity...

...to equity investors is that leveraged investors maintain their ability to deliver attractive yields. New **financial instruments** and new financing players help in crafting solid deals. Bridge loans have returned in grand...largely looked at the alignment of all the great things that are going on - strong **earnings**, low interest rates, and many financial and strategic buyers - as being ideal elements that were...business?

McInerney: Only that it emphasizes that interest rate pressure may not arise from deficit **issues**. That is a psychological reinforcement.

Callaghan: I think some managements will have more incentive to...

attractiveness of an industry, and the people that you are in business with - your management **partners** or your financial or operating **partners**.

Our skills are most well developed on investment judgment. If we can make a judgment...line at the same time from a bank. We then go out and execute and **double** or **triple** the size of the company. In fact, we have almost an inverse LBO so that...would not be to take one down and have to deal with the other prickly **issues**.

Callaghan: We used a bridge loan commitment in a recent highly competitive deal for one...gloss have already been sold.

De Leeuw: But remember, the companies have a series of **alternatives**. They can spin it off, or take it public and so on. So, some businesses are still available because the parents haven't chosen the exact **alternative**.

Lowden: I think that it is increasingly difficult to buy businesses directly from the parent we never seen them as an **alternative** to the deals we want to do. Now that the SEC has taken away the...of niches that used to be lucrative areas for roll-ups that are now gone. **Credit card** merchant processing is now dominated by two or three players. Banking and thrift data processing...

...and act on it. When we started Staples as a venture investment to revolutionize the **distribution** of office products in early 1986, there were almost 20 competitive "knock-offs" within 18...

32/3,K/1 (Item 1 from file: 13)  
DIALOG(R) File 13:BAMP  
(c) 2001 Resp. DB Svcs. All rts. reserv.

01092843 01617528 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The Money Trail**

(Survey finds over 50% manufacturers are spending 10% to 20% of gross sales on trade promotion; are doubtful as to how much is reaching consumers, but retailers have a more positive outlook)

Article Author(s): Hartnett, Michael

Food & Beverage Marketing, v 17, n 7, p 16,17

July 1998

DOCUMENT TYPE: Journal; Survey ISSN: 0731-3799 (United States)

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1367

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**ABSTRACT:**

...actually passed on to the consumers. Off-voice allowances are found to be the preferred **spending vehicle** among manufacturers for trade promotion. Article discusses the other survey results.

...

**TEXT:**

By Michael Hartnett

Category management, **frequent shopper** programs and growing acceptance of online marketing underscored by trade promotion survey.

With more than...

...Their objectives(\*)

	A	B
Actual Programs	3	3.89
Of-Invoice Allowances	33	3.77
<b>Frequent Shopper</b> Programs	3	3.68
Market Development Funds	15	3.22
Slotting Allowances	7	2.97...

...in spending patterns likely to be reflected in manufacturers' 1998 allocations include more support for **frequent shopper** programs, pay-for-performance promotions and market development funds. When retailers were asked to rate...

...meet their objectives, they listed off-invoice allowances, accrual programs (advertising, merchandising and display) and **frequent shopper** programs.

"One of the things we see in the survey is that both manufacturers and...

...president of global market research for ACNielsen.

The shared conclusion by manufacturers and retailers that **frequent shopper** programs are worthy of additional investment is not necessarily reflected in actual spending patterns. During...

...them," explains Perrin. "The numbers tell us that manufacturers are going to do more with **frequent shopper** programs, as are retailers. The data from these programs ties in to the consumer and makes it possible to market to different target groups."

Based on ACNielsen's own **frequent shopper** survey, there is significant diversity in the number of markets where these programs have been adopted

(see Category Corner, page 26). Chicago tops the list, with the highest percentage of **frequent shopper** card holders (94%), followed by Charlotte (87%) and Los Angeles (84%), compared with only single...The question is when and how big will it be," she observes.

Manufacturers

Problems with **Frequent Shopper** Programs Today (Coded Open End Resources)

Excess Cost of Program 23%

Abundant Data but no...

36/3,K/1 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2001 The Gale Group. All rts. reserv.

05137051 Supplier Number: 47841701

**Damark Announces 40% Improvement in Second Quarter Earnings with 19% Revenue Growth; First Half Earnings Per Share Double**

PR Newswire, p0717MNTH029

July 17, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 954

... channel while repositioning our core catalog business for profitable growth."

"We are pleased with our **double** digit revenue growth and **earnings** increasing at more than **double** that rate. Our revenue growth is primarily due to improved catalog productivity resulting from more...

...strategically critical expansion of our membership services business is contributing to our ability to grow **earnings** at a faster rate than revenue growth. New membership enrollments increased by approximately 40% when...

...agreements which allow DAMARK to market membership services to a select group of third parties' **credit card** customers. During the second half of 1997 we will continue to develop new club concepts and further **third party** marketing partnerships," Cohn concluded.

DAMARK International, Inc., headquartered in Minneapolis, is a direct marketing company...

...are offered through mail order catalogs and a variety of membership clubs which provide members **discounts** on travel, hospitality and entertainment as well as retail, health and fitness and other convenience ...

36/3,K/2 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04065982 Supplier Number: 45919072 (USE FORMAT 7 FOR FULLTEXT)

**BACOB PREFERS U.S. FLOATERS**

Asset Sales Report, v9, n42, pN/A

Nov 6, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 640

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...dollar-denominated ABS account for 20% of the portfolio's non-Belgian franc holdings, roughly **double** the amount of asset-backed held by BACOB at the beginning of the year. BACOB...

...s portfolio focuses solely on floating-rate assets that are essentially duration-neutral and carry **coupons** to match the bank's Libor-based liabilities. "It's a very conservative portfolio designed...

...culled from the ABS, mortgage and corporate markets. In the ABS market, BACOB has purchased **credit card**, home equity and more recently, student loan securities. "The asset-backed market is very wide...

...the ABS market. "We think that there is more than enough credit

enhancement in the **credit card** deals to withstand declines (in credit quality), and with home equities, you have the additional...

...become a fan of home equity floaters with the advent of available funds caps that **refund** investors any unrealized yield plus interest if the cashflows generated by the underlying collateral fall...

...of most HEL transactions is also capped by internal restraints on exposure to any given **third party** provider of credit enhancement, Bauer added.

**36/3,K/3 (Item 1 from file: 625)**  
DIALOG(R) File 625: American Banker Publications  
(c) 2001 American Banker. All rts. reserv.

0175779

**BACOB PREFERS U.S. FLOATERS**

Asset Sales Report - November 6, 1995; Pg. 6; Vol. 9, No. 42  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 652

TEXT:

...dollar-denominated ABS account for 20% of the portfolio's non-Belgian franc holdings, roughly **double** the amount of asset-backed held by BACOB at the beginning of the year.  
BACOB...

...S  
portfolio focuses solely on floating-rate assets that are essentially duration-neutral and carry **coupons** to match the bank's Libor-based liabilities.

"It's a very conservative portfolio designed...

...culled from the ABS, mortgage and corporate markets. In the ABS market, BACOB has purchased **credit card**, home equity and more recently, student loan securities.

"The asset-backed market is very wide...

...the ABS market.

"We think that there is more than enough credit enhancement in the **credit card** deals to withstand declines (in credit quality), and with home equities, you have the additional...

...become a fan of home equity floaters with the advent of available funds caps that **refund** investors any unrealized yield plus interest if the cashflows generated by the underlying collateral fall...

...of most HEL transactions is also capped by internal restraints on exposure to any given **third party** provider of credit enhancement, Bauer added.

**36/3,K/4 (Item 1 from file: 267)**  
DIALOG(R) File 267: Finance & Banking Newsletters  
(c) 2001 The Dialog Corp. All rts. reserv.

00016488

**A Week in the Markets**

Euroweek

January 31, 1997 PAGE: 50, 051 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS

LANGUAGE: ENGLISH

WORD COUNT: 3255

RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...Witter?

Mack wanted only four things out of the Morgan Stanley-Dean Witter wedding - the **credit card** business, the mutual funds, the sales force and increased **earnings** stability for Morgan Stanley. The card business would have taken at least 10 years and...

...fed and watered - pay only comes on production.

If the international markets collapse, the Discover **credit card** business can carry the group until the next upturn of the cycle.

But what is...docile and yet the most intelligent man in the Euromarkets? Amir

has this kind of 'go -between ' role within BZW which is, of course, frightfully important. However, will Amir now report to...

...Euromarket history.

It was a good guess on both counts. The market is awash with **bonus** money.

"If you didn't receive at least one million dollars you are a plonker...

...proof gates of Schloss Volstad.

Second, if the tabloids have to try to guess his **earnings** they might at least try to get the figure right. If Connie is receiving a #3m **bonus** , is this the cash element only or does it include the Merrill stock portion as...

...short-changed is an insult.

What is happening at Lehman Brothers in Europe? There, the **bonus** cheques have also been cleared, which always brings a difficult period when the vultures gather...upper loop but we would advise newly arrived big hitters such as Bob Kiernan to **double** count the staff as they go home at night.

Thanks also to the genuinely nice...

...CSFB to Nomura that two plus two can equal 10 and that's before the **bonus** of a private jet.

Thanks to Jean-Pierre Wellens, Robert Gray and Cliff Dammers at...for personal reasons or because he may not have liked the size of his annual **bonus** .

Others can be hoodwinked but we have seen and heard it all before.

But allegations...For the plaintiff it was a case of confirming that to

earn a  
million dollar **bonus** on Wall Street you don't always have to work  
for it.

We drive down...



47/9/1 (Item 1 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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00662419 93-11640

**Affinity credit cards : Card issuer strategies and affinity group aspirations**  
Worthington, Steve; Horne, Suzanne  
International Journal of Bank Marketing v10n7 PP: 3-10 1992 ISSN:  
0265-2323 JRNL CODE: IJB  
DOC TYPE: Journal article LANGUAGE: English LENGTH: 8 Pages  
SPECIAL FEATURE: Charts References  
WORD COUNT: 6443

ABSTRACT: The history and economics of the credit card are examined, and different strategies of some major UK affinity card **issuers** and the aspirations of the affinity groups with whom they seek to establish mutually beneficial relationships are explored. The results suggest that the continuance of the affinity card as a credit card product is dependent on economic and psychological criteria. One threat to the economic viability of the affinity card is the desire, particularly among retailers, to reduce the Interchange Fee paid by the card acquirer to the card **issuer**. With a reduction in the Interchange, the card **issuer** would not have sufficient recompense for the risk, cost of funding, and administration of the card. Another threat to the economic viability of the affinity card is the imposition of annual fees on credit cards as card **issuers** seek to rebuild their revenues. Psychologically, the continued presence of the affinity card is dependent on card holders still being keen to possess a card that displays their affiliation and being proud to offer such a card as payment for goods and services received.

TEXT: This article sets out to describe some of the different strategies of affinity card **issuers** in the United Kingdom and the aspirations of some of the affinity groups with whom they seek to establish mutually beneficial relationships. The objectives are to improve the general understanding of the affinity card as a product and to assist both card **issuers** and affinity organizations to identify the best possible "fit" between themselves, as the authors believe that this is a critical factor for a successful affinity card. To understand the concept of affinity cards and the role which they play in the United Kingdom credit card market, it is necessary first to examine the history and the economics of the credit card itself.

#### HISTORY

The origins of the credit card are to be found in the USA, where they arose within retail stores at the beginning of the century as an **alternative** to **cash payments**, but were restricted at that time to use in the **issuing** retailer's own outlet. As time passed reciprocal agreements were reached between groups of retailers to enable the card to be used in each other's outlets. This led eventually to the creation of the first so-called travel and entertainment card by Diners Club, acceptable in participating hotels, restaurants, clubs and transport companies.

By the late 1940s, a number of American banks were operating credit card schemes which offered a revolving credit facility under which the cardholder had the option of either repaying the credit taken in full or of repaying only part of the amount advanced by the card **issuer** and paying interest on the balance outstanding. One of the most successful of these early **issuers** was the Bank of America, and in 1966 it offered to license its blue, white and gold Bank Americard to other banks. Barclays Bank was the first overseas licensee of Bank Americard (the forerunner of the Visa card scheme) and the first British bank to launch a credit card, the

Barclaycard, in 1966.

The success of Barclaycard prompted the other three major United Kingdom banks, the National Westminster, Midland and Lloyds, together with the Royal Bank of Scotland, to form the Joint Credit Card Company (JCCC) in 1972. The JCCC was to provide the marketing service and joint processing capacity to launch a rival credit card under the name of Access, providing direct competition to the Barclaycard Visa. The credit card proved to be a very successful product which cardholders used for payment transactions as well as for borrowing; thus by the early 1990s some 50 per cent of credit cardholders were full payers, in that they paid off their outstanding balance in full at the end of each credit period. Nevertheless the volume of credit card transactions grew on average by 20 per cent per annum in the early 1980s and by the end of 1990 there were 30 million cards in **issue** and some L30 billion was spent using credit cards during 1990.

Many other banks and building societies subsequently became credit card **issuers**, under either the Visa or Access marks, as they too sought a share of what was a growth market. By 1990 there were 76 separate cards in **issue** and the credit card business was a mature market with most potential card holders holding at least one credit card and with the card **issuers** competitive thrust more towards encouraging "switching" behaviour from one card to another and the acquisition of a "quality" card base. By 1990 most of the large card **issuers** had achieved "duality" in that they were **issuing** both Visa and Access cards, the latter now increasingly marketed under the MasterCard/Eurocard mark. Both large and small card **issuers** had investigated the affinity card market as a means of building up their card portfolio with good quality cardholders and of enhancing their public profile via "donations" to various affinity groups.

#### ECONOMICS

The economics of credit cards relies on various income streams which offset the costs of operating such schemes. Credit cards offer the cardholder instant access to a predetermined level of credit. The cardholder, then, has the choice of paying off all the outstanding amount or credit at a monthly interest rate and, subject to a specified minimum monthly repayment, paying off whatever proportion of the debt they wish. Besides the costs of **issuing** the cards, processing the credit vouchers and collecting the outstanding credit, the card **issuer** has to fund the interest-free period which the cardholder enjoys between paying with the card and paying off the card. Careful management of a credit card account provides an average of 50 days of interest-free credit and, as financial literacy increases, an ever-growing proportion of credit card holders use their card as a payment card and thus rarely, if ever, incur interest charges (Worthington, 1990a).

The card **issuer** has three potential sources of income which must balance the costs incurred. First, obviously those card holders who do take credit pay interest, either expressed as a monthly rate or an annual percentage rate (APR). Credit card interest rates are set in response to changes in the base rate, although they do not change as frequently as the base rate and they may lag behind the base rate changes in the short term. Second, card **issuers** benefit from the merchant service charges (MSC) which the card acquirer bank levies on retailers who accept their cards. The rationale behind this is both covering the costs of the card operation and recognition of the fact that the **issuer** guarantees payment to the retailer when the credit card is used. MSCs in the 1980s were 3-4 per cent of the value of the transaction and these fees are paid in the first instance to the bank which acts as the acquirer for the retailer's transactions. Competitive pressures between acquiring banks in the late 1980s, as they battled for market share and wider relationships with retailers, have led to MSCs being reduced to an average of 1.6 per cent,

as retailers quite naturally played off one supplier against another. Approximately 1 per cent of the MSC is paid by the acquirer bank to the card **issuer**, where those are two different institutions, and this is known as the Interchange Fee. It is from the Interchange Fee that card **issuers** can offer part of their benefits to prospective affinity groups, often in the form of a proportion of the Interchange Fee, say 0.25 per cent, payable to the affinity group, in proportion to the amount of turnover which their card generates. This is obviously meant to act as an **incentive** to affinity card holders to make maximum use of their card for, by so doing, they help maximize the bank's contribution to their affinity group.

The third potential income stream for the card **issuer** comes from the annual fee, payable by the cardholder for the use of the card. When credit cards were first introduced in the United Kingdom, it was believed that they had to be **issued** free of charge, otherwise the British would not accept or use them. It was also believed that the other income streams would be sufficient to cover the costs and still make a healthy profit. This indeed was the case, particularly in the mid-1980s when substantial profits were made by many card **issuers**. However, by the late 1980s and early 1990s, profitability on credit cards had become an elusive concept as the percentage of "full payers" increased, the MSCs were driven down by the retailers and the previous duopoly of the Visa and Access acquirer banks was destroyed by the advent of duality, whereby acquirer banks could **issue** and acquire both the Visa and Access/MasterCard marks. Thus, in an attempt to create a third income stream, the major card **issuers** began to impose annual fees on their credit card holders. Lloyds Bank were first in 1989, followed by Midland and Barclays in 1990 and NatWest in 1991. The fees vary between L8 (Barclays) and L12 (NatWest and Lloyds), although some other **issuers** have decided for the moment not to levy an annual fee, no doubt in the hope that they will benefit as those who object to the fee switch their credit card account to the "free" cards. This tactic of attempting to attract card accounts from other **issuers** is a feature of the maturity of the credit card market and also one of the reasons for the development of the affinity card concept, as card **issuers** look to either maintain a volume business or to establish a niche in an already overcrowded market.

#### THE AFFINITY CARD

Affinity marketing is already a popular form of marketing especially in the financial services market. The logic of affinity marketing is to target a product to members of a group using the endorsement of the organization and their channels of communication. Consumers are thus encouraged to buy insurance, investments and credit from organizations which they are not currently linked to, through the strength of their affinity towards a group with which they are already linked. This principle underpins the concept of the affinity card for as the market for credit cards became saturated, affinity group marketing was used to market credit cards, which became known as affinity cards. These cards are like normal credit cards in all senses except that they are affiliated to particular groups of people with common interests. This compares with normal credit cards which are undifferentiated and hence increasingly a generic or "vanilla" product. Affiliates are created and developed when card **issuers** team up with specific organizations to offer credit cards to that organization's members. The card **issued** will display the logo of the particular affinity group, along with the name of the bank and the card scheme mark (Visa or MasterCard).

The origins of the affinity card again lie in the USA where the Maryland Bank of North America (MBNA) was the pioneer in affinity card marketing. It currently has around 1,200 endorsements from professional and fraternal organizations and has **issued** some 6 million affinity credit card accounts. It is estimated that at the present time 28 million American

cardholders carry between them some 2,000 different types of affinity cards and that these comprise 10 per cent of all credit cards **issued** in the United States of America. The wide variety of affinity relationships include Bank One Lafayette, the American Automobile Association, the California division of Empire of America Federal Savings Bank, Acquired Immune Deficiency Syndrome (AIDS) research, the Leader Federal Savings and Loan (Memphis, Tennessee) and the Elvis Presley Fan Club. The first such card in the United Kingdom was the Bank of Scotland's Visa card dated to the Automobile Association (AA) and launched in 1984. This is now the largest affinity card in Europe, and probably the world, and is operated as a joint venture between NWS Bank plc (a Bank of Scotland subsidiary) and the Automobile Association.

The first charity-linked affinity card in the United Kingdom was also launched by the Bank of Scotland in October 1987 linked to the National Society for Prevention of Cruelty to Children (NSPCC). Subsequent cards **issued** under affinity relationships have been with other charities, special interest groups, political parties, trade unions and even football clubs. A partial list of **issuers**, affinity groups, launch dates and amounts raised to date is shown in Table I. (Table I omitted) Most affinity card agreements include both an initial donation by the card **issuer** to the affinity group in relation to the number of cards **issued**, and a turnover related donation per L100 spent on each card. Initial donations range from L5 to L10 and are usually funded from the card **issuers** marketing budget. The aim is to encourage both the affinity organization and its members to promote the affinity card and its take up, for by so doing they both generate up-front donations to the affinity organization and deliver a significant new card base to the card **issuer**.

Turnover related donations are commonly around 25p per L100 spent on the affinity card and this is funded out of the Interchange Fee paid by the acquiring bank to the card **issuer**, which would approximate to L1 per L100.

As Table I demonstrates a "successful" affinity card can result in considerable extra revenue for the affinity association as well as a larger card base and increased card turnover for the card **issuer**. Given the otherwise limited opportunities for growth in the credit card market in the UK, it is not surprising that affinity card agreements have proliferated since their introduction in 1987. There is however little literature on this subject, apart from that describing the affinity marketing concept and, in particular there has been no attempt to study the rationale behind affinity credit card agreements.

The roots of affinity marketing can be traced back through Doyle (1986) stating that the three key principles of marketing are differential advantage, positioning strategy and market segmentation. It is the latter, market segmentation, which bears most relevance to the affinity card **issuer**. The concept of segmentation was developed by Smith (1956) who argues that consumers are not homogeneous and therefore the same product should not be related in the same way to the whole marketplace. From the concept of segmentation we move to niche marketing which again divides the market into smaller, more focused, segments (Rapp and Collins, 1987). The rise of niche marketing was in some part due to and certainly developed alongside database marketing. Developments in Information Technology have enabled vast amounts of sophisticated data and information to be stored which can be manipulated to root out and thus target the most promising new customers --a new niche or segment.

One outcome of this narrowing of customer segment was a closer alignment between corporate philanthropy and marketing strategy, now known as cause-related marketing. This is a marketing strategy which seeks to help worthy causes and at the same time improve corporate performance by "linking fundraising for the benefit of the cause to the purchase of the

firm's products and or services" (Varadarajan and Menon, 1988). Cause related marketing has been growing in popularity and is increasingly being viewed strategically by companies.

Philanthropy, which used to be a one-way street has now become more of a "contract" between two parties, and affinity marketing works in this way. It is a type of cause-related marketing service which requires its customers to engage in revenue-producing transactions with the firm and thereafter the firm makes a donation to the chosen cause. However, affinity marketing specifically, unlike cause-related marketing in general, focuses on groups of people who belong to, or are supporters of a specific organization, society, club or cause.

This article now examines the different strategies of the major affinity card **issuers** in the United Kingdom and to offer guidelines as to the best "fit" between card **issuer** and affinity organizations.

#### THE CARD **ISSUER** 'S PERSPECTIVE

##### BANK OF SCOTLAND

Financial institutions have a number of different strategic approaches to the affinity card market. The Bank of Scotland, pioneer of affinity cards in the United Kingdom, now **issues** almost 200 different affinity cards, all administered through their large card-processing operation in Dunfermline, Fife, which currently is processing 2 million cards. Bank of Scotland strategy is to seek affinity relationships and to **issue** cards as a means of building volume for its processing capacity. The primary rationale is to use affinity cards as a means of expanding customer franchise beyond the traditional boundaries of its Scottish domestic base. From its experience with the National Society for the Prevention of Cruelty to Children, it knew that building and maintaining the **issuer** 's relationship with the affinity organization is a very time-consuming business. This can be because the affinity group is controlled by lay committees rather than professional managers and they need initial and constant convincing that this relationship is "right" for them. Much card **issuer** management time can be spent on this relationship building and in the provision of card-related information to the affinity group and this cannot be justified except where the pay-off in terms of new cards **issued** is substantial.

The Bank of Scotland was keen to develop a number of affinity card relationships, both to feed business to the processing centre and to spread its card base beyond Scotland. However it could not afford the management time for what might be individually small affinity card bases, even though collectively these could be a significant card base. In consequence they turned to a **third party** agency, TransNational Financial Services, who were already working with MBNA generating affinity relationships. Their role is to prospect for affinity groups on behalf of the Bank of Scotland. They can offer a variety of affinity cards to a wide range of organizations, most of whom individually would not be of the size to justify management time from the Bank of Scotland. Organizations recruited by TransNational to the Bank of Scotland affinity card programme include The Royal British Legion, the Institute of Advanced Motorists, various football clubs and trade unions, the latter under a joint agreement with Unity Trust, the trade union-owned bank. Depending upon its size and requirements the affinity group can be offered a generic Bank of Scotland credit card with the affinity organization's name on it or a specially designed card with accompanying personalized statements. There are also affinity gold cards for those organizations who feel the need for such perceived prestige; one client is the Professional Footballers Association, although here perhaps a red card might be more appropriate!

TransNational screen all the affinity groups for their size, membership base and objectives, and the Bank of Scotland refuse to be associated with any organizations who are overtly political or extremist. Once identified, TransNational are responsible for bringing the affinity group to the contract stage and, once this is signed, for liaising with the affinity group as to how best initially to promote the card to the group's member base and how subsequently to continue to reinforce members' motivation to use the card on behalf of the affinity group. Thus TransNational will assist/advise in the writing and printing of promotional literature, the introductory letter to new affinity cardholders and in continued **liaison** with the affinity group over marketing of the card. This leaves Bank of Scotland with the responsibility of approving the applications, **issuing** the cards and operating the accounts, all the essential core business of a credit card **issuer**.

The strategy is to become an efficient card **issuer** and processor by building up a critical mass of cards **issued** to their own account base, to joint venture **partners**, or via a wide variety of affinity groups. The operational tactic is to use a **third party** to recruit and run the affinity relationships, thus releasing management time for more effective work, such as exporting their card expertise further afield, for example in Germany, where the Bank of Scotland has a joint venture with the Quelle group. Given the wide definition of what constitutes an affinity group and the incentives to TransNational, there is every possibility that the Bank of Scotland's affinity card programme will continue to grow, fuelled in part by affinity groups which other **issuers** would consider too small or too esoteric to bother with.

#### THE CO-OPERATIVE BANK

The Co-operative Bank, Visa **issuers** since 1980, have used affinity cards to help build an enlarged customer card base with a view to cross-selling their other banking services to their affinity card holders. They have achieved some success with this by offering special savings products to their larger affinity schemes, the Royal Society for the Protection of Birds and the Labour Party. This tactic supplements their overall strategy of becoming a liability-driven bank and it serves to cement the affinity relationships between the bank and these groups. Other financial services, e.g. insurance products, personal loans, customized cheque books, etc., can be added to the saving's schemes to further cross sell to the affinity card base, as well as to tie in and **reward** the affinity group. The use of membership/supporter lists for direct marketing is, however, a very sensitive **issue** for the affinity group.

Given the above, the basis of their affinity card strategy is to target a limited number of large affinity groups, the conversion of which, to a Co-operative Bank affinity card relationship, will be well worth the resources invested in establishing and then developing that relationship. A significant addition to the card base, brought about through an affinity relationship, can be a very cost-effective way of building a card portfolio. The average cost of promotion to recruiting new customers to a financial institution is estimated at £25 per new account, so "locking into" a large affinity group can be an inexpensive way of sourcing new quality accounts.

The best example of the success of this particular strategy is the Co-operative Bank's relationship with the Royal Society for the Protection of Birds. This organization has over 870,000 members, far more than the combined totals of Greenpeace, Friends of the Earth and the World Wildlife Fund. It is Europe's largest wildlife pressure group and it aims to be three or even four times its present size by the end of the decade, with its membership subscriptions growing at an annual rate of 150,000 people. Its membership profile is heavily slanted towards the ABCs who tend to be

more regular users of credit cards. With an annual income of L2.3 million of which membership subscriptions provide around a third of the total, the RSPB is an ideal "fit" for the Co-operative Bank's strategy of focusing on large, quality membership groups, who can provide substantial additions to the card base and rich potential for future cross-sell opportunities. Two other Co-operative Bank affinities, the Labour Party and the Liberal Democrat Party, also fall into this category.

#### THE LEEDS PERMANENT BUILDING SOCIETY

For other **issuers**, affinity cards provide a relatively low cost entry into the credit card market and a means of differentiating their card product in a crowded market. Thus the Leeds Permanent Building Society now have over 250,000 cards on **issue** and cardholders have the choice of three charities to which they can allocate the affinity donations. The Leeds chose its three charities, the Imperial Cancer Research Fund, Mencap and the British Heart Foundation from a short list of six and has subsequently been approached by some 18 further would be affinity **partners**. Choosing the affinity card route as their strategy for entering the credit card market has proved an effective decision for the Leeds; from a standing start in 1988, they have now acquired a reasonably sized card portfolio, in what is now generally accepted as a commodity market for credit cards and where market entry would be difficult, without substantial differentiation.

The Leeds card, known as a consortium card, has so far raised over L2.5 million for the three charities, the largest amount raised by any of the UK affinity cards. However, following the introduction of annual fees by the major banks, the Leeds is offering its existing cardholders the choice of three options. From 1 February 1992 Leeds Visa affinity cardholders will be able to: continue paying the current rate of interest with no annual charge; pay 3 per cent less interest and an annual charge of L12, of which L5 goes to their chosen charity every year; or pay 3 per cent less interest and an annual charge of L12, of which L5 is paid back into their account after 12 months as a **rebate**. New customers can choose between the latter two options, but the "no charge" option is not available to them.

The Leeds strategy was to place total emphasis on the affinity relationship, as a means of entering the credit card market. In a crowded market, the affinity relationships succeeded in differentiating the Leeds card and in gaining it a critical mass of cardholders. Whether these charity affinities will stand the introduction of annual fees remains to be seen, although the Leeds card is aimed their own account holders, as well as those members/supporters of the three chosen charities.

#### THE AFFINITY GROUP'S PERSPECTIVE

The central attraction of an affinity card is that by giving a card **issuer** access to, but not ownership of, the group's membership base, substantial funds can be raised almost without financial cost to the affinity group. This is because the card **issuer**, or their agent, will generally pay for all marketing costs associated with the launch and continued promotion of the card. For the affinity group's membership, the taking out of an affinity card and its continued use, offers a cost-free, simple and automatic way of giving donations to the group, while also enjoying the basic benefits of a credit card. The initial donation paid by the card **issuer** to the affinity group can be related to the number of cards actually **issued** and the costs of this are usually borne by the card **issuers'** marketing budget. The ongoing donation paid in proportion to the value of transactions conducted on the affinity card, is typically taken from the 1 per cent Interchange Fee, reimbursed to the card **issuer** by the merchant acquirer bank who has the relationship with the retail outlet where the card is used. The advent of annual fees on credit cards has meant that some card **issuers** are now charging annual fees for their affinity cards and this has altered the rationale for some affinity groups. At the

time of writing, the MasterCard offered by the Royal Bank of Scotland and the Visa card from National Westminster, all had annual fees even on their affinity cards. In these cases the front-end fee is usually as great as, or even greater than, the amount donated to the affinity group and here more effective ways probably do exist of donating to good causes.

Besides the relatively painless way of giving, organizations and groups are attracted to affinity cards because they can be promoted as giving **added value** to their committed supporters. Thus a free affinity card, branded with the affinity group's name, well designed and well administered, offers both actual and perceived **added value** to the card holder. Actual in that he/she holds a useful payment mechanism which if used with care can be of financial benefit to the card holder. Perceived in that he/she derives satisfaction from using the card and their affinity when they pay for goods and services and that by acquiring and using the card they are constantly contributing funds to their chosen affinity group. All this at no cost to themselves or to their affinity group. Other ways of adding value are by offering other beneficial financial services to the card holders. These may be savings schemes, insurances, pensions or personal loans and, by taking up one of these preferential offers, the card holder both gets a perceived better deal and the affinity group receives some "kick-back" from the financial institutions, either a small percentage of the savings interest or a cut of the commission paid.

Finally, the payment of consolidated donations by the card **issuer** to the affinity group offers both parties extremely useful public relations opportunities, to bring to the public's attention their prowess in fund raising and the mutual benefits which have flowed from their association with each other. Such good PR can also be useful in internal marketing within the participating organizations, as a means of just and developing the existing relationship.

However, not all affinity card relationships have been successful and some commentators argue that "affinity cards, launched in a blaze of glory have proved to be a damp squib" (Keynote Report, 1990). It is the purpose of this article to identify the best possible "fit" between the type of affinity group and the strategies of the card **issuers** as a means of assisting the continued success of affinity credit cards, within the current economics of such cards.

#### WHAT MAKES A SUCCESSFUL AFFINITY CARD?

Obviously the more successful affinity cards are those where the expectations of the card **issuer** are met by the aspirations of the affinity group. For the smaller card **issuers**, seeking affinity relationships as a means of building a card base to achieve a critical mass, the need is for affinity relationships with groups who can offer an accurate, up-to-date m list and whose members/supporters are liable both to take out and then to use an affinity credit card. In these situations the ideal affinity group is a membership group, already well organized and administered with clear aims and objectives which their members can visualize being achieved via the donations which are channelled through the affinity card. The worst affinity group for this situation is the donor-based group which relies on loosely organized supporters, for whom there is no accurate database and whose aims and objectives are so wide-ranging that it is hard to visualize where donations made through using an affinity card can have effect.

A good example of the good and bad "fit" between a small **issuer** and a variety of affinity groups is given by the Cooperative Bank. Its objective in seeking affinity card relationship was to build its card base beyond the constraints imposed by its 2.0 per cent (600,000) market share of current account holders. Now a successful affinity **issuer** its total card base is 500,000, of which some 100,000 card holders are the direct result of



affinity relationships. The acknowledged "successful" affinities have been those with membership-based organizations with clear aims. Probably the best example is their affinity card with the Royal Society for the Protection of Birds (RSPB) which, since its introduction in November 1989, has raised over L600,000 for the society and delivered 50,000 cards to The Co-operative Bank card portfolio. Other successful affinities have been developed with the Labour Party (June 1990), 20,000 cards, and the Liberal Democrats (September 1990), 8,000 cards, both again membership groups with well-defined aims. These have raised L300,000 and L50,000, respectively, as well as spawning affinity savings schemes and other affinity financial service packages. The quality of card account holders attracted to the Co-operative Bank by its affinity cards is generally very good and this has served to give the bank a much more up-market profile than its existing account base could provide. The intention is that some of these card holders can then be converted to other relationships with the bank.

The Co-operative Bank also has an affinity card **issued** in conjunction with the charity Help the Aged, although this has proved to be a poorer "fit" than the examples given previously. Help the Aged is a donor charity with supporters rather than members paying annual membership fees. Its aims are more diffuse than the previously mentioned groups and information held about its supporters is less accurate. Launched in January 1990 it has so far attracted around 5,000 card holders and it does not appear to be the success which either the Bank or the charity hoped it would be.

For the medium-sized card **issuer** with aspirations to grow larger, perhaps to support a card-processing operation, the criteria for the "fit" are somewhat different. What is required here is sheer volume of accounts, to provide the throughput at the processing centre, and tight control of the costs to ensure profitability. The Bank of Scotland has a highly successful co-branded card with the Automobile Association which has reached 450,000 cards **issued** and approximately 300,000 affinity cards, largely under their MasterCard affinity programme where around 200 separate groups are affinity **partners** with the bank. For these separate groups, which range from university alumni to football clubs, the initial donation varies and is negotiable and indeed some cards only have benefits to members and do not carry an initial or turnover-based donation. This strategy serves two purposes: it provides volume for the Bank of Scotland card processing centre and it enables the bank to spread its customer franchise beyond Scotland, without having to shoulder the costs of a large branch network.

The larger, more established card **issuers** seek not so much a strategic advantage from affinity cards but instead seem more concerned with the enhancement of their corporate image from this highly visible form of corporate philanthropy. This is not to say that these card **issuers** are not also looking for bottom-line economic benefits from affinity cards but these cards are not central to their card strategies; affinity relationships remain peripheral rather than at the heart of their marketing strategies. A good example of this approach is the World Wildlife Fund (WWF) card **issued** by National Westminster, where the bank has pledged a L3 million donation to WWF, which amounts to L1 million per annum. This donation forms part of the L400,000 already raised on the WWF Visa card, first **issued** in August 1989, and it represents a central feature of this bank's corporate giving.

In terms of the aspirations of the affinity groups and the degree to which they "fit" with the expectations of the card **issuers**, these also differ. For some affinity groups their aspirations are as simple as offering their image, reputation, member and/or donor bases in return for donations from the card **issuer**. Here, affinity cards enable funds to be raised cost free since the card **issuer** pays for all the advertising and promotion of the card. This, however, is not the sole reason why groups/organizations enter into affinity agreements, other affinity groups seek affinity links with

card **issuers** , as a way of becoming more marketing-oriented and professional in their fund raising. They can use the expertise of the card **issuer** more effectively and more frequently to reach their own members, with fund raising, recruitment and/or communication messages delivered via the monthly credit card statement. There are other values which the affinity organizations seek through the card **issuers** , such as the affinity card itself providing incentives for people to join or rejoin an organization and the extra awareness of the organization gained from the use of the card and the consequent announcements of levels of donations received.

## CONCLUSIONS

This article has sought to explain the rationale behind affinity credit cards and to explore the "fit" between certain types of card **issuers** and affinity groups. The continuance of the affinity card as a credit card product is dependent on both economic and psychological criteria. As previously explained, the donations based on the value of turnover on the affinity card are paid to the affinity group out of the 1 per cent Interchange Fee paid by the card acquirer to the card **issuer** . There is pressure, particularly from retailers, to reduce the Interchange Fee, while the desire for an equitable sharing of the costs between the card **issuer** and the merchant acquirer exerts counterpressures to raise the Interchange Fee. A reduction in the Interchange would obviously have an impact upon the viability of affinity cards, as the card **issuer** would not have sufficient recompense for the risk, cost of funding and administration of the card, to then be able to make a meaningful payment of a donation to an affinity group.

The second threat to the economic viability of the affinity card comes from the imposition of annual fees on credit cards as card **issuers** seek to rebuild their revenues. Annual fees are already being charged on some affinity cards and there is insufficient economic rationale to differentiate the affinity card from the other types of credit card. Affinity card holders might then question the value of the card **issuers** donations to the affinity group in comparison with a L10 to L12 annual fee and they might conclude that they would derive more satisfaction from paying that amount of money direct to their affinity group rather than seeing it diverted via a financial institution. The possibility does exist of sharing annual fees with the affinity organization and earlier research (Worthington, 1990b) concluded that this was a likely outcome.

Psychologically the continued presence of the affinity card is dependent on card holders still being keen to possess a card which displays their affiliation and being proud to offer such a card as payment for goods and services received. As we move from the mass market to the more individualistic treatment of consumers then such behaviour becomes more understandable and sustainable. Some consumers are moving against the generic credit card offerings and are seeking to express their individuality via the holding of an appropriate affinity card. As truly individual credit cards have yet to be marketed, a compromise position is the affinity credit card and, on this ground alone, affinity cards have mileage left in them as a credit product, provided that the affinity group offers a strong enough identity and image to be worthy of support.

In the longer term, debit cards will probably overshadow credit cards in terms of numbers **issued** , value and volume of transactions carried out. The debit card is attached to a bank or building society account and draws upon those funds to finance purchases. One possible difference which may emerge between the two types of plastic card is that the debit card might be the way in which the card holder displays their affinity to the financial institution which they have chosen to handle their core financial affairs via savings or a current account. The credit card, however, can be run as a stand-alone account, outside the core relationship, and as a means

of displaying the card holder's affinity to a wide variety of organizations/causes/charities, etc. On this basis the affinity credit card has a long future and one of the critical factors for success will be a mutual understanding of the aspirations of both card **issuers** and affinity groups. With such an understanding the prospects of a successful "fit" between the two parties must be enhanced, as would be the overall perception of affinity cards as a vehicle for mutually beneficial relationships.

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GEOGRAPHIC NAMES: UK; US

DESCRIPTORS: Bank credit cards; Market strategy; Product differentiation; Market segmentation; Statistical data; Studies

CLASSIFICATION CODES: 8120 (CN=Retail banking); 9175 (CN=Western Europe); 9190 (CN=United States); 7500 (CN=Product planning & development); 9140 (CN=Statistical data)

52/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01160247

**Bank Firms Use Olympics as a Springboard to 'Chip' Money: Smart Cards Make Their U.S. Debut**

(Banking firms, Visa and BellSouth will launch smart cards with Olympic platform in Atlanta in summer-1995)

Promo, v VIII, n 5, p 10

April 1995

DOCUMENT TYPE: Journal ISSN: 1047-1707 (United States)

LANGUAGE: English RECORD TYPE: Abstract

**ABSTRACT:**

...Charlotte, NC), Wachovia Corp (Winston-Salem, NC), Visa, and BellSouth. Visa and BellSouth are both **sponsors** of the Olympics. Visa has spent \$40 mil+ to be a sponsor of the Olympics. The banks and co-**sponsors** are hoping that consumers will use the new debit cards instead of cash. The **partners** hope the debit cards will provide local businesses with the chance to tie in **frequent -shopper** programs, special **smart card discounts**, and targeted couponing, according to Jeep Bryant, senior vice president, First Union. The plastic reusable...

52/3,K/2 (Item 1 from file: 13)  
DIALOG(R)File 13:BAMP  
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01193499

02725780 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Online Incentives Sizzle - and You Shine**

(Many companies are opting for online incentive programs, which save time, offer flexibility in gifts, and easily give and deliver the rewards)

Article Author(s): Gilster, Paul A

Workforce, v 80, n 1, p 44-47

January 2001

DOCUMENT TYPE: Journal ISSN: 0031-5745 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2267

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...national, regional, and local

www.premierechoiceaward.com merchants available for on-demand gift certificate printing. **Partners** include national retailers such as Best Buy, JC Penney, Eddie Bauer, Coach, Hammacher Schlemmer, Macy...

...works with. Also has major debit

cards in its database, such as AEIS (American Express **Incentive Services**), which provides loaded **debit cards** as a prize for marketing companies.

Kudoz.com  
travel

Access to hundreds of suppliers in 15...for awards.

Netcentives  
www.netcentives.com

Uses 'ClickRewards,' an online loyalty program that offers **frequent flyer** miles, hotel stays, car rentals and brand-name merchandise. Offers a network of rewards **partners**,

SalesDriver.com  
www.salesdriver.com

including 10 major airlines.  
Contest participants redeem  
DriverDollars for merchandise...

**52/3,K/3 (Item 1 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07179544 Supplier Number: 60007816 (USE FORMAT 7 FOR FULLTEXT)  
**American Airlines, AOL Join on Customer Loyalty Plan.**  
Brandweek, v41, n7, p10  
Feb 14, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 86

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

DULLES, VN.--Continuing its strategy of coupling its **frequent flier** club with **credit cards**, corporate **incentive** programs, golf courses, and even foreign language learning CDs, American Airlines has joined America Online...

...earn and redeem miles from a single account for travel, merchandise and brands from AOL **partners**.

**52/3,K/4 (Item 2 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2001 The Gale Group. All rts. reserv.

03877327 Supplier Number: 45572098  
**Playing Their Cards Just Right?**  
The Washington Post, p1  
May 31, 1995  
Language: English Record Type: Abstract  
Document Type: Newspaper; General Trade

ABSTRACT:

**Credit card rebate** programs have caused an increase in the share of Visa and MasterCard from 10% to...

...branded charge volume increased by over 40% to \$72.5 bil in 1994 from 1993. **Credit cards** offering **rebates** are changing the behavior of consumers. Card issuers and their **partners**, including airlines, long-distance firms, auto makers and others, turned to rebate offerings due to fierce competition. Card rebate programs include **frequent-flyer** miles; free cruises; rebates on computers, gasoline and groceries; and discounts on long-distance calls.

...

**52/3,K/5 (Item 1 from file: 160)**  
DIALOG(R)File 160:Gale Group PROMT(R)  
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01953064

**The credit card wars**

New York Times (National Edition) June 26, 1988 p. f1,f23  
ISSN: 0362-4331

... travel arrangements booked through a credit card company, traveler

medical and legal assistance programs, and **bonus frequent flier** miles with **credit card** purchases. American Express launched a program in 1987 in which it doubled manufacturers' warranties on...

... loss for 90 d. Accompanying article describes how credit card banks are linking up with **sponsors** to issue 'affinity cards' aimed at special interest groups.

...

52/3,K/6 (Item 1 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2001 The Dialog Corp. All rts. reserv.

00027879

**FORD BACKS OUT OF CITIBANK CO-BRANDING PROGRAM Letter Shows Rebates Weren't Stimulating Right Kind Of Sales**

CARD NEWS

July 7, 1997 VOL: 12 ISSUE: 13 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 1484 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...reduction didn't hurt the GM program. Additionally, GM recently cut some of its rewards **partners**.

The big question in the minds of a lot of card executives is why Citibank...this as something much more aggressive."

Lessons For Issuers

"Credit card issuers have been telling **partners** that 'to make our co-brand work, we need reward programs, and you have to...

...it, or

a large portion of it,'" says the card executive. "Big [potential co-brand **partners** ] are looking for shared costs. They say [to issuers], 'We're going to have this...

...rewards programs are going to decline because they aren't satisfying the objective of the **partners**."

"This is different from a **frequent flyer** program where there is 8 percent total mileage flown for free tickets. Eight percent is...

...Chris Theoharides, president of Advantage Consulting in Massapequa, N.Y.

"For banks as well as **partners**, it comes down to structuring your deal appropriately. You have to construct a revenue-sharing arrangement that is equitable to both **partners**," he says. "It means finding a partner that not only has a big enough margin...s a loss of focus," says Bartell. "That was my biggest fear, that co-branding **partners** would become bankers instead of relationship marketers ... It sounds to me like [Ford's] program...

...Letter To Its Dealers

"Date: June 25, 1997

To: All Dealer Principals

Re: Ford Citibank **Credit Card Rebate** Phase-Out

Ford Motor Company has decided not to renew the rebate earning feature of...

...1998, a program review was recently conducted. Based on this

review, Ford decided that providing rebates on credit card purchases was not as effective in selling cars and trucks today as it was when...

55/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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03022872 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Re-Blocking**

(Four joint promotions will be launched by H&R Block in January 2001; the campaigns involve Blockbuster, Sprint, Microsoft, and Disney)

Promo, v XIII, n 2, p 27+

January 2001

DOCUMENT TYPE: Journal ISSN: 1047-1707 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 680

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...gave retail, cruise, and even new-car discounts to customers who opted to receive their **tax refunds** on debit cards. Cardholders got price breaks when shopping via the MasterCard-logoed debit cards...

...the technology for more traditional joint promotional efforts. With Refund Rewards, it separates promotion from **debit cards** to simplify **discounts** and reach out to more consumers. All of Block's tax customers will get a...

...offers from Disney, Microsoft Corp., Linens-N-Things, Sears, Roebuck and Co., and Amazon.com. **Partners** not returning for another stint are General Motors, RadioShack, Fingerhut, Champs, and Northwest Airlines. Block...

55/3,K/2 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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08242312 Supplier Number: 69296436 (USE FORMAT 7 FOR FULLTEXT)

**MARKETERS; Re-Blocking. (H and R Block Inc.) (Brief Article)**

Promo, pNA

Jan, 2001

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal; Trade

Word Count: 744

... gave retail, cruise, and even new-car discounts to customers who opted to receive their **tax refunds** on debit cards. Cardholders got price breaks when shopping via the MasterCard-logoed debit cards...

...the technology for more traditional joint promotional efforts. With Refund Rewards, it separates promotion from **debit cards** to simplify **discounts** and reach out to more consumers. All of Block's tax customers will get a...

...offers from Disney, Microsoft Corp., Linens-N-Things, Sears, Roebuck and Co., and Amazon.com. **Partners** not returning for another stint are General Motors, RadioShack, Fingerhut, Champs, and Northwest Airlines. Block...

55/7/3 (Item 2 from file: 16)  
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**New Kids on the BLOCK. (Brief Article)**

Promo, pNA

March, 2000

TEXT:

A patent-pending rewards program is just one of the reasons H&R Block thinks it can become a year-round business. Its plan may provide happy returns for marketing partners, too.

Robbie Wilson hit a new career high when he treated friends to lunch last month.

Wilson picked up the tab with one of the first cards from H&R Block's new Refund Rewards program. The company expects to mail a few million of the debit cards to taxpayers this spring, each loaded with a **tax refund**. As Block's vp of business development, Wilson was helping test the cards to see how Block's retail partners will handle them.

"I've seen my new products on the shelf before and felt incredible pride," says the packaged goods veteran. "But that day was a new watermark for me. It's amazing to think we've created something that will be used as currency in the marketplace."

Block launches Refund Rewards this spring with 10 major **partners**. Consumers who join the program get their **tax refund** on a **debit card** that qualifies for **discounts** and special offers from the likes of Sears, General Motors, RadioShack, and US Airways. "This is our answer to the challenge of taking a \$1,000 refund and making it worth \$1,200 or \$1,500," says chief marketing officer David Byers.

The program is built on a simple notion: Consumers splurge with their tax returns. Why not pool the \$20 billion in refunds processed through Block annually and give marketing partners a crack at that audience?

"We have the brand, the critical mass, and the clout in the marketplace to aggregate those refunds and negotiate for our customers," says Wilson. "This treats customers as a single buying force."

**INTERNAL REVENUE**

Refund Rewards is Block's first new product as the Kansas City, MO, company looks to expand beyond tax services. A \$100 million campaign broke in January to reposition the 45-year-old chain with broader financial services. It's the culmination of a year's worth of overhaul under president Mark Ernst, an American Express veteran who took charge early last year. Block has great brand recognition, but consumers only care about it four months out of the year. Executives figure they can parlay their intimate knowledge of 20 million customers' finances into other services like mortgages and investment advice.

Block used its December '99 purchase of Olde Financial Corp. as a springboard into new services. The company opened 94 H&R Block Financial Centers this year after five pilot centers did extremely well in '99. Olde and the pilot centers "put us on the map in financial services," says Byers, who became Block's first chief marketing officer in June. Add Olde's infrastructure to Block's brand name and installed customer base and the "cost per sale and acquisition of new customers is incredibly attractive. Clients have asked for (added services) in the past, and we haven't had the tools to provide it." Revenues topped \$1.6 billion last year; Byers won't project 2000 revenues.

Block's marketing spending is more than triple the \$30 million it spent on ads in '98, per Competitive Media Reporting, New York City. Promotion gets a bigger percentage of the marketing budget this year, largely to introduce Refund Rewards.

"This is not a promotion. It's a new product Block is promoting," says Amy Wotruba, account director at Wunderman Cato Johnson, Chicago, which has prepared Block's promotions for the last five years. The program's introduction is timed to tax season to be "a tangible example of Block's new products," she says. Block applied for a patent for the program, which likely will add more partners in the future.

Block phones past customers a few weeks before the date they brought in their tax work the previous year. Those calls, plus direct mail and

in-store signs - as well as TV, print, and outdoor ads - tout Refund Rewards. Customers who file returns electronically qualify for the debit-card refund, which arrives by mail within 14 days accompanied by a welcome kit outlining special offers. GM gives a \$500 discount to cardholders who spend \$500 or more on a new vehicle; Sears, Fingerhut, Champs, US Airways, and Northwest Airlines give discounts of 10 percent to 20 percent. Cardholders get a monthly summary of transactions until the card is used up.

Block is mulling how to handle future mailings, reviewing privacy and regulatory issues to learn how to use information gathered during tax preparations in follow-up marketing. The company will analyze cardholder spending patterns to shape future offers. "It's a great way (for partners) to build customer loyalty - especially if consumers are waffling on how they'll spend their refund," Wotruba says.

Block will use Refund Rewards to woo new customers as well as its 20 million current clients. The company considered a coupon book, but opted for the greater impact the cards would make. Cards bring consumer spending onto a common platform, Byers says, and they're as easy for retailers to process as credit cards or coupons. Block made the cards as flexible as possible: Household Finance issues them, and partner MasterCard lends its logo to assure they'll be valid anywhere MasterCard is accepted.

#### JOINT RETURNS

Block drew up a wish list of partners and began pitching them last June.

"We thought about who our customers would want, rather than just assembling the biggest number of partners," Wilson says. Block went through some - dare we say it? - taxing preparations to customize presentations and get non-disclosure agreements from candidates before pitching them the idea. It approached partners "very quietly," aiming for 10 to 12 in travel, auto, and retail for year one.

"We did research on how clients spend their refunds - vacations, appliances, cars, and such - so we looked for partners specifically to deliver against those needs," Byers says. "We approached them on sheer volume opportunity of the market: We can deliver a whole lot of clients with a whole lot of money to be spent. The numbers are mind-boggling."

Partners agree to promote Refund Rewards (Sears has signage in stores; GM dealers cross-promote with local Block offices) and let Block use their brands in its marketing materials. Numerous details had to be negotiated after Block signed contracts because of the program's tight timeline.

Sears had no problem with the schedule, since Block is handling all in-store marketing. The quick turn-around kept GM from doing a major marketing push, but the first year is mostly a trial run anyway. "This is a chance to be associated with Block, to learn as much as we can, and give dealers and regional managers more tools in the second year," says Eric Siano, GM's field marketing manager.

Household Finance, which also handles the GM Card, introduced Block to the car maker, and it was GM Card's staff that cut the deal before handing it to GM's Enterprise Customer Management unit to fold into direct marketing. Refund Rewards "fits quite nicely into the (customer relationship management) we do," Siano says.

#### T&E DEDUCTIONS

For travel, Block approached a handful of cruise lines, which recommended travel wholesaler National Leisure Group to rep airline, hotel, and car rental brands. The Boston company handles private-label travel services for credit card companies and retailers including Filene's and BJ's Wholesale Club. Its work for Block introduces a Refund Rewards Vacations brand name that has a dedicated toll-free line for cardholders. "We get additional business and they get one-stop shopping for vacations and all the leading cruise lines," says director of marketing John Walsh.

Fingerhut, Minneapolis, joined Refund Rewards to find customers with long-term value. The direct-mail retailer created a special catalog for cardholders, who get a 10-percent discount when they pay with their refund

money. "We are always looking for new ways to locate new customers, and H&R Block was looking for ways to offer more benefits to their customers," says Fingerhut senior analyst Geoffrey Seper.

"Coming off the holidays, sometimes it's difficult in the spring to get new (consumer) names in the door. The H&R Block program fit our schedule very well. We were given plenty of time to create a catalog and set up the necessary tracking to determine just how well this program does for Fingerhut." The catalog company may even use the Refund Rewards program as the model for future partnerships, Seper says.

The program wasn't always such an easy sell. Some partner candidates said no to Block because they'd already locked in other plans. Others "were frightened of the notion of something this big," Wilson says.

Wilson and Byers credit Chicago-based ad agency Young & Rubicam and WCJ (Y&R's promotion sister) with helping research, structure, and position the full campaign to consumers. WCJ acted as liaison with Refund Rewards partners, stationing an account supervisor in Block's Kansas City headquarters for two months last fall. The agency will now look to integrate more short-term promotions for Block's new services and add long-term partnerships to Refund Rewards and other services.

Block created the job of chief marketing officer to juggle marketing for new business units (including customer relationship management), then hired Byers from ad agency FCB, San Francisco. Adding marketing staffers has been tricky, says Byers, who worked at Del Monte before his agency stint. "It's been tough to bring in the right talent quickly enough to achieve this growth spurt."

Getting Refund Rewards and the rest of Block's blitz in place has taken its toll. "This last year has been Mr. Toad's Wild Ride," says Wilson. "We all have a lot more gray hair and a little less of it."

Smart money says Block will see a healthy return on that hirsute investment.

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59/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02688293 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**H&R Block to Turn Tax-Help Outlets into Financial-Services Centers**  
**(H&R Block Inc to open 94 year-round Block Financial Centers offering**  
**year-round financial services; to also expand Web-based service offerings**  
**)**

Kansas City Star , p N/A

January 13, 2000

DOCUMENT TYPE: Regional Newspaper; Company Overview (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 543

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...to home computer users through an expanded Web site at [www.hrblock.com](http://www.hrblock.com).

-- Introducing a **Refund Rewards** program, in which Block will load  
taxpayers' refunds onto special buying cards. Taxpayers can use...

59/3,K/4 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06813720 Supplier Number: 57607365 (USE FORMAT 7 FOR FULLTEXT)

**H&R Block Enhancing Tax and Financial Services.**

PR Newswire, p7038

Nov 17, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 497

President and Chief Operating Officer Mark Ernst said the company  
plans to introduce a **Refund Rewards** program, an upgrade to its popular  
Kiplinger TaxCut(R) software, and a new web site...

...filing season, that all expected financial services will be introduced,  
that the plans relating to **Refund Rewards** , Kiplinger TaxCut(R) and  
on-line tax filing will come to fruition, or that any...

19991117

59/3,K/5 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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11662482 SUPPLIER NUMBER: 58573016 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**H&R Block Launches New Programs That Support Administration's Initiative**  
**Encouraging E-Filing.**

PR Newswire, 1454

Jan 13, 2000

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 542 LINE COUNT: 00047

... 000 H&R Block  
company-owned offices and many franchised locations in the United  
States

-- **Refund Rewards** -- An exclusive program that extends the buying power of a taxpayer's refund and is...

20000113

59/3,K/6 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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11654562 SUPPLIER NUMBER: 58540072 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**H&R Block Announces Online Tax Preparation, Mortgage and Financial Services At hrblock.com.**  
Business Wire, 0298  
Jan 12, 2000  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1126 LINE COUNT: 00095

... the lending institution, Household Bank, f.s.b, charges a \$19.95 fee. Block's **Refund Rewards** program also is available online.  
The Mortgage Center  
H&R Block has teamed with E...

20000112

59/7/2 (Item 1 from file: 13)  
DIALOG(R)File 13:BAMP  
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01152574 02303295 (THIS IS THE FULLTEXT)  
**The Internet Rules Tax Filing Season**  
(The Web and Windows are hot in the current tax season, as they will dominate as more firms roll out tax preparation Internet sites)  
Article Author(s): Alexander, Antoinette  
Accounting Technology, v 16, n 1, p 52-54,57+  
January 2000  
WORD COUNT: 2772

TEXT:  
Web-based tax prep grows. DOS nears extinction.

By Antoinette Alexander

What's hot this tax season? If you guessed the Web and Windows, you're right on target. This season the W's will dominate as more companies roll out tax preparation Internet sites.

And DOS, the endangered species in the world of tax preparation software, nears extinction as vendors like TaxSimple, of Randolph, N.J., move to a completely Windows-based environment. These days more and more services are being offered via the Web, and tax preparation is no exception as suppliers increase offerings for both tax professionals and consumers. The consumer market has been especially hot, both in growth of sales of desktop packages and use of Web-based preparation and filing.

"There are still in excess of 40 million people that prepare returns by hand," says Larry Wolfe, senior vice president of Intuit's tax division. However, that group has been turning to technology, triggering a 30 to 40 percent growth in sales to consumers in the last two years. Wolfe expects

the fevered pace to continue, spurred also by the expected entrance of Microsoft into the consumer market, and the belief that Microsoft will generate publicity that will help all players.

However, Wolfe says that the continued strength in consumer tax preparation represents no threat to professionals. Intuit rarely loses clients for ProSeries to consumer packages.

The Web continues to change the market. Torrance, Calif.-based CCH plans to release [www.completetax.com](http://www.completetax.com) this month. The service, also accessible at CCH's small business site at [www.toolkit.cch.com](http://www.toolkit.cch.com), is aimed at small business owners and consumers, who will be able to prepare 1040s ranging from simple to complex returns.

The Toolkit site emerged four years ago to serve as a resource for small businesses adopting technology and the Internet as CCH made its first serious entry into the small business market.

"The addition of the tax prep services is just an extension of what we are trying to do with that site," says Marty Bush, publisher of the SOHO (small office/home office) group at CCH. "Our editorial mission is to help small businesses get started and to help them grow."

The price is \$7.50 for one federal return, one state return, and e-filing. Users are not charged for preparing their return until they send their data to CCH's server.

Meanwhile, the Web is also aiding the convergence of tax preparation and financial planning services, as shown by the decision of H.D. Vest to offer online tax preparation at its site at [www.hdvest.com](http://www.hdvest.com).

Vest, based in Irving, Texas, hopes to attract do-it-yourself filers to its financial services by allowing consumers to prepare and e-file their returns for free. Beginning this month, taxpayers will be able to complete their 1999 tax forms from the 1040EZ to the more complex forms online, and e-file them for free from the site.

photo omitted

As the return is prepared, the program will notify the consumer of post year-end tax planning opportunities. If the consumer elects, the system will provide a referral to a nearby H.D. Vest representative who will help the consumer evaluate investment and financial planning alternatives.

"Our goal is to get information on the client and be able to help the client on their financial affairs," says Herb Vest, chairman of the board. Vest says that a tax return serves as an excellent roadmap to identifying financial services a client may need, such as establishing an IRA.

Larry Zuckerman, vice president of Hauppauge, N.Y.-based Micro Vision Software, agrees that integration between tax services and financial planning will increase.

"The future is already the present in that financial services and tax services are linked. The future (of the tax preparer) wearing several hats has already arrived," says Zuckerman, who adds that Micro Vision has already taken several steps in this direction, by making it possible to link data between its tax software, Tax Relief, and its financial planning software, PFP Relief. "When you do your tax planning and tax preparation work, you are able to begin the financial planning process (because) you have the essential information."

Meanwhile, the consumer Web site war continues to drive down prices. Last

year, Intuit charged \$19.95 for preparation and electronic filing of returns via its WebTurboTax. This year, Wolfe expects the price to drop as filing volume increases.

"Higher volumes will allow you to do it," notes Wolfe. Indeed, Intuit has server capacity to handle 2.5 million returns, compared to the 250,000 filed via WebTurboTax last season.

Its chief consumer competitor, H&R Block, is also in the hunt. This month, Block planned to unveil an expanded version of its site, [www.hrblock.com](http://www.hrblock.com), which will feature online tax preparation at a cost of \$9.95 for a federal return and \$4.95 for a state return, whether the user files electronically or prints and mails their return.

The service is based on an online version of Block's TaxCut software. "(The product) is targeting the do-it-yourself population. That is who we are going after," says Aaron Horvath, the interactive marketing manager. Horvath adds that ease-of-use is a key feature of the product.

The enhanced site will also include tax advice, helpful tools, frequently updated tax information, and refund options, such as Electronic Refund Advance (ERA) and **Refund Rewards**. An ERA allows users to receive a tax refund advance of up to \$5,000 deposited directly into their bank accounts. **Refund Rewards** lets users receive their refunds loaded on a prepaid buying card that can be used for ATM withdrawals or to make purchases anywhere MasterCard is accepted. When customers use the cards with a **Refund Rewards** partner, they will receive special discounts on travel, vacations, automobiles, and other purchases.

photo omitted

Besides CCH, other companies that market professional tax preparation software are opening Web-based preparation sites, including Tax & Accounting Software of Tulsa, Okla. Last year, Taasc tested its Preptax.com through a select group of professional preparers.

"It is a more sophisticated tax return service," notes Tim Redmond, the company's executive vice president.

Preptax.com targets those familiar with preparing returns, and will offer preparation for 1040s, business and entity returns, plus all state products. Preptax.com offers both pay-per-return processing and unlimited processing. Pay-per-return costs are \$19.95 each for individual returns and \$39.95 each for business and entity returns. Pricing includes federal and state forms and free electronic filing. For unlimited processing, the annual fee is \$798, plus \$4 for each electronic filing transmission. Users can store their data on Taasc's servers or they can store the results on their local hard drives.

"The CPA community likes the control of having their own data on their local drive," says Redmond. "This is going to be a beautiful option for them."

Another contender on the virtual frontier is Randolph, N.J.-based TaxSimple, offering online tax preparation at [etaxsimple.com](http://etaxsimple.com). Users are charged only if they print a return. The cost is \$9.95 for individual federal, one state, and one city return, and \$29.95 for a package of one each corporate federal, state, and city returns. "We are trying to put everything on the Web," says president John Vora, who notes that the company is now testing a Web-based payroll service as well.

The big appeal of the Web is that it takes vendors and preparers out of the CD shipping business. The current version of the software is always

available on the Web, instead of preparers needing to wait for updates.

"They can go to the system, prepare the return and be done with it," adds Vora.

Charles Petz, the director of tax product development for Tracy, Calif.-based Petz Enterprises, says that the company is testing a tax preparation Web site, [www.taxbrain.com](http://www.taxbrain.com), and plans to open the site later this tax season.

photo omitted

The service will allow users to prepare their returns directly on the Internet, and the forms-based application will center around what Petz considers to be its software's two important features: speed and ease-of-use. Petz says the application will ask fewer questions compared to other Web-based tax preparation programs. Pricing has not been determined, although Petz says the company might offer the service for free if it's not available until late in the season.

#### Going Remote

Remote hosting of tax preparation software may not yet be the norm for the profession, but RIA expects that its GoSystem Tax Remote Server will continue to pick up adherents this season.

"We are really excited. It has taken off better than we expected," says Jeri Dupuy, GoSystem Tax product marketing manager. Dupuy says the company expects to process several thousand returns this year using RS. "Perhaps the attitude of the accountants is changing and they have more faith in the Internet."

The Internet-based system also enables practitioners to access their data from wherever they have an Internet connection, get instant software updates and fixes without waiting for a CD, and they can access and view the same data simultaneously with other users.

This is the second complete season of general availability for the Web-based tax product from the Carrollton, Texas-based GoSystem operation. Dupuy hopes that the entire GoSystem base will migrate to the RS system within the next three years.

CCH is taking a similar approach with Internet access for its ProSystem fx.

CCH expects to have a controlled release of the product, known as Global fx, during this season, says marketing manager Bob Dias. A full launch will probably take place in 2001.

CCH anticipates offering two models of Global fx. Under the first, data will be housed on CCH servers. Under the second, CCH will also enable customers to store their own data, but retrieve it via the Internet or other communication links from anywhere.

Also joining in the fun is Dexter, Mich.-based Creative Solutions, which will be conducting a pilot program this year allowing any of CSI's software products to be accessed remotely using the Internet. Data, such as client files, can be stored either at the user's site or on CSI servers. CSI hopes to attract about 100 users to participate in the pilot, says Jack LaRue, vice president of marketing.

"The key thing that we have done is tried to design a system that is completely flexible," says LaRue. "The concern (among users) is that they



want to store the data. They can do that."

#### A Windows World

As to the other W, vendors continue to move to the Windows environment, leaving DOS with at least one foot in the grave.

For example, Bellevue, Wash.-based Orrtax, which recently got the business forms of its new Windows-based Intellitax line to the market, is rolling out the Windows 1040 products, which are fully integrated with the DOS product.

"Our whole goal was to develop something completely different. In essence, we are not building a Windows product, but an architecture," says Peter Semerak, the director of development.

Franklin, N.C.-based Drake Software will also premier a 32-bit Windows version of the Drake Tax Solution package. Drake is shipping both a full Windows and DOS program to its users.

In addition, Anaheim, Calif.-based ExacTax, developer of Package EX, is rolling out a 32-bit Windows version for the 1999 software season.

Kaysville, Utah-based Laser Systems dropped DOS, becoming solely Windows-based. Lyle Petersen, vice president of sales and marketing, says that last season 66 percent of its users were using the Windows version of TaxWorks.

Also dropping DOS from its 1999 tax software is TaxSimple, which now solely supports 16- and 32-bit Windows. And Petz of Petz Enterprises says that this may be the last year it supports DOS.

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#### All Eyes Are on E-filing

Can the Internal Revenue Service make its numbers? The IRS plans to spend \$13 million to promote electronic filing for the 2000 tax season. That's \$5 million more than it spent last year.

The goal is to have 33.5 million returns filed by October, compared to last year's total of 29.3 million, says Robert Barr, the IRS assistant commissioner for electronic tax administration.

Despite the IRS' efforts, CPAs remain slow to adopt e-filing. However, Al Martiniello, president and CEO of Rome, Ga.-based Universal Tax Systems, says that he's "seeing more and more CPAs getting their feet wet."

Martiniello adds, "I think most agree that the future of e-filing a return is inevitable. (But) the current volume (of e-filed returns) is still coming from the non-CPAs."

The IRS continues to force the issue, although it has deferred mandatory electronic filing of Form 1065, says Barr. However, in January 2001 partnerships with more than 100 partners will be required to electronically file their 1065s.

The IRS has also expanded both the On-Line Pilot and the Practitioner Pilot. The program eliminates the need to file paper Forms 8453 or 8453-OL.

The On-Line Pilot targets taxpayers who use PC tax preparation software to prepare and file their own returns, and selects customers who have

previously filed on-line, those who have used Form 1040PC, as well as computer-generated paper 1040/1040A filers who have prepared their own returns.

Eligible taxpayers are able to sign their returns with an electronic signature, called an e-filed customer number (ECN). Last year the IRS mailed ECNs to 8 million households--this year that number will grow to 10.8 million households.

photo omitted

The Practitioner Pilot targets taxpayers who use selected professional preparers. Under this test, both the taxpayer and the preparer electronically sign the return using a Personal Identification Number (PIN). Last year, the IRS solicited about 8,000 practitioners. This year, that number will double.

One of the IRS' latest efforts is the Debt Indicator program, available for the first time this season. The DI will aid the IRS "and its partners" in screening for fraud. Some speculate the pilot could eventually result in lower fees for Refund Anticipation Loans (RALs) since lending institutions will be aware if a taxpayer's refund will be reduced by an offset, which occurs when taxpayers have back taxes, delinquent student loans, or overpayments from federal agencies.

"The premise behind the (DI) is that everything is OK (with a taxpayer's refund)," says Cary Parker of Nelco, a Green Bay, Wis.-based third-party filer. Parker adds that banks are going to look at this as an indication to approve a RAL. Among those participating in the pilot are Nelco and Kansas City, Mo.-based H&R Block.

Meanwhile, there will be an effort to massively increase electronic filing through programs offered by Intuit and H&R Block. These program will enable 1040EZ filers to prepare and electronically file their returns for free.

Intuit's program, which was tested last year, is called the Quicken Tax Freedom Project. Eligible candidates include the 1040EZ filers, and families and individuals with annual incomes under \$20,000. Larry Wolfe, senior vice president of Intuit's tax division, says it appears that about 45 percent of all individual income tax returns will qualify for free filing.

Although many people making less than \$20,000 a year may not own a computer, Wolfe doesn't consider that as big an obstacle as it might appear.

"Most people making under \$20,000 don't have a computer but have access to one," adds Wolfe, who says that includes workers, who may have employers encouraging e-filing at work; students, who may file through computers at universities; and anyone who visits a library.

Intuit's competitor, H&R Block, has a similar program known as TaxCut 1040EZ Online, for taxpayers with less than \$50,000 in income and no dependents, says Aaron Horvath, the inter marketing manager. The program was available last year as well, notes Horvath.

Tax Software Vendors

Alpine Data

Montrose, Colo.

(800) 525-1040

www.alpinedata.com

Circle No. 121

AM Software  
Kansas City, Mo.

(816) 741-7848

www.amtax.com

Circle No. 122

Arthur Andersen

Sarasota, Fla.

(800) USA-1040

www.arthurandersen.com

Circle No. 123

ATX Forms

Caribou, Maine  
(800) 944-8883

www.atxforms.com

Circle No. 124

CCH

Torrance, Calif.

(800) 457-7639

www.prosystemfx.com

Circle No. 125

CPASoftware

Pensacola, Fla.

(800) 272-7123

www.cpasoftware.com

Circle No. 126

Creative Solutions

Dexter, Mich.

(800) 968-8900

www.creativesolutions.com

Circle No. 127

Drake Software

Franklin, N.C.

(800) 890-9500

[www.drakesoftware.com](http://www.drakesoftware.com)

Circle No. 128

ExacTax

Anaheim, Calif.

(800) 352-3638

[www.exactax.com](http://www.exactax.com)

Circle No. 129

Intuit

San Diego, Calif.

(800) 934-1040

[www.proseries.com](http://www.proseries.com)

Circle No. 130

Lacerte Software

Dallas, Texas.

(800) 765-7777

[www.Iscsoft.com](http://www.Iscsoft.com)

Circle No. 131

Laser Systems

Kaysville, Utah

(800) 230-2322

[www.taxworks.com](http://www.taxworks.com)

Circle No. 132

Micro Vision Software

Hauppauge, N.Y.

(800) 829-7354

[www.microvisioninc.com](http://www.microvisioninc.com)

Circle No. 133

Orrtax

Bellevue, Wash.

(800) 377-3337

[www.orttax.com](http://www.orttax.com)

Circle No. 134

Petz Enterprises

Tracy, Calif.  
(800) 345-4337

[www.petzent.com](http://www.petzent.com)

Circle No. 135

RIA Group

Carrollton, Texas

GoSystem

(800) Go-SUITE

[www.gosystem.com](http://www.gosystem.com)

Circle No. 136

Tax & Accounting Software

Tulsa, Okla.  
(800) 998-9990

[www.taascforce.com](http://www.taascforce.com)

Circle No. 137

TaxSimple

Randolph, NJ.

(800) 989-8955

[www.taxsimple.com](http://www.taxsimple.com)

Circle No. 138

Universal Tax Systems

Rome, Ga.

(800) 755-9473  
[www.taxwise.com](http://www.taxwise.com)

Circle No. 139

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06822509 Supplier Number: 57744220 (THIS IS THE FULLTEXT)  
**H&R Block to Offer Internet Tax Preparation and Electronic Filing At**  
**[hrblock.com](http://hrblock.com).**  
PR Newswire, p0585  
Nov 22, 1999

TEXT:

Expanded Site Offers Simple, Secure Tax Preparation, Electronic Filing and An

Array of Online Tools, Features, Information and Exciting New Refund Options

KANSAS CITY, Mo., Nov. 22 /PRNewswire/ -- H&R Block, the world's leading tax preparer, today announced that it will provide online software for taxpayers who want to safely prepare and file their taxes on the Internet.

Starting Jan. 12, 2000 -- two days before the Internal Revenue Service begins accepting electronic tax returns -- H&R Block will unveil a dramatically expanded www.hrblock.com Web site with extensive tax advice, helpful tools, continuously updated tax information and unprecedented refund options. In addition, hrblock.com's online tax services will be available through leading online content and portal sites, including MSN(TM) MoneyCentral(TM), www.moneycentral.com.

And for the three out of four taxpayers getting a refund this year, H&R Block Internet filers can opt for two new, exclusive refund programs. One offers a refund advance in as little as one day while the other allows users to stretch the value of their refund with bargains on travel, cars and other purchases.

\$9.95 Online Tax Preparation and Filing Features "Try-Before-You-Buy"

The cornerstone of hrblock.com is a new online tax preparation and filing feature for everything from simple 1040EZ forms to the most complex Form 1040 returns. Taxpayers will be able to log on to the site and complete their return without any charges.

Users will only pay when they are satisfied with the program and their return. At that point, the charge will be \$9.95 for a federal return and \$4.95 for a state return, whether the user files electronically or prints and mails their return. The 1040EZ form and the EZ forms for California and New York will be free. Each return is guaranteed to be mathematically accurate.

"hrblock.com puts 40 years of tax preparation expertise on the Web," said Pat Crorkin, assistant vice president, e-commerce. "Our online tax program is for do-it-yourselfers who would otherwise spend hours working on paper returns and worrying about whether they have the right forms. The new hrblock.com will provide a simple, professional way for them to find what they need and do their taxes quickly and easily online."

Based on H&R Block's award-winning TaxCut(R) software, hrblock.com relies on an intuitive interview format that walks users through three simple steps: prepare, review and file. Users complete the interview while the site gathers information, fills out the correct forms, performs the calculations and checks for errors or missed deductions. Up-to-date tax tips, frequently asked questions and search functions also are included to help users and ensure accuracy.

In addition to online tax preparation, hrblock.com offers several helpful tax tools including:

-- Tax Refund Estimator -- Allows users to plan ahead by entering their tax information and calculating their refund, or balance due the IRS.  
-- Withholding Calculator -- Presents recommendations and lifestyle scenarios that result from different withholding options.  
-- Status Check for Electronic Filing -- Allows users to check on the status of their return, including automatic deposit or refund mailing information.  
-- Continuously Updated Tax Tips and News -- Provides online users with

the most up-to-date information on a variety of tax-related subjects.

Electronic Refund Advance and **Refund Rewards**

Also new this year are two unprecedented refund tools for customers to get an advance on their IRS refund in as little as one day or to stretch the value of their refund with bargains on vacations, cars and other purchases.

hrblock.com offers an exclusive program called Electronic Refund Advance (ERA), a unique service that allows users to receive a tax refund advance of up to \$5,000 deposited directly into their bank accounts in no more than two business days after the IRS accepts the taxpayers' electronically filed returns. ERA is a loan, and the lending institution, Household Bank, f.s.b, charges a \$19.95 fee.

Or, hrblock.com users can opt to participate in **Refund Rewards** from H&R Block. This exclusive product lets the user receive their refund loaded on a prepaid buying card that can be used for ATM withdrawals or to make purchases anywhere MasterCard is accepted. When customers use the cards with a **Refund Rewards** partner, they will receive special discounts on travel, vacations, automobiles and other purchases.

#### Relationship with MSN

In an agreement with MSN MoneyCentral, hrblock.com will be the exclusive provider of online tax services for the popular personal finance Web site.

"We are excited about extending the trusted H&R Block brand through our collaboration with MSN MoneyCentral," said Gene Goldenberg, senior vice president, software and e-commerce for hrblock.com. "This affiliation, and others like it, are a fundamental part of our plan to reach millions of new H&R Block customers with a simple, secure online tax program over the World Wide Web."

#### Security and Privacy

The hrblock.com site features an advanced, multi-layered security system that protects confidential information from outside viewing as well as information loss.

"Site security is as advanced as technology allows," Crorkin said. "In addition to safeguards protecting confidentiality, hrblock.com has complicated firewalls that prohibit information sharing between different parts of the site."

Through a series of passwords and opt-in features, personal tax details and other information are protected from viewing without user consent. This includes any pre-filing tax information or changes.

If questions arise, hrblock.com customer service will be available 24 hours a day, seven days a week.

#### About H&R Block

Founded in 1955, H&R Block Inc. (NYSE: HRB) is a diversified company providing a wide range of financial products and services through its subsidiaries. In 1999, H&R Block Tax Services Inc. served 18.9 million taxpayers in more than 10,000 offices located primarily in the United States, Canada, Australia and the United Kingdom. Option One Mortgage Corporation, Assurance Mortgage Corporation of America and H&R Block Mortgage Company offer a full range of home mortgage products. Through RSM McGladrey Inc. and HRB Business Services Inc., the company has built a national accounting, tax and consulting firm. Block Financial Corporation develops and publishes consumer financial and personal productivity software, such as Kiplinger TaxCut(R). Quarterly results and other information regarding H&R Block are available on the company's Web site at [www.hrblock.com](http://www.hrblock.com).

Contact: Kim Coutts of Fleishman-Hillard, 619-238-4573 or e-mail, [couttsk@fleishman.com](mailto:couttsk@fleishman.com), for H&R Block; or Aaron Horvath of H&R Block, 816-932-4890 or e-mail, [ahorvath@hrblock.com](mailto:ahorvath@hrblock.com).

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11654551 SUPPLIER NUMBER: 58540057 (THIS IS THE FULL TEXT)  
**America's Most Trusted Tax Partner Now Provides Accessible and Affordable  
Year-Round Financial Services; H&R Block Turns Wall Street into 'All**

**Street' to Debut New Services.**

Business Wire, 0290

Jan 12, 2000

**TEXT:**

Business Editors

NOTE TO MEDIA: Photo available on BW PhotoWire/AP PhotoExpress, NewsCom, PressLink and on Business Wire's Web site at [www.businesswire.com](http://www.businesswire.com)

NEW YORK--(BUSINESS WIRE)--Jan. 12, 2000

Wall Street became "All Street" today as H&R Block, the country's largest tax preparation firm, launched a broad range of new, year-round financial services designed for all Americans.

Block executives ceremonially removed the "W" from the Wall Street sign outside of the New York Stock Exchange to signal that the company can now help millions of Americans with all of their financial concerns -- not just their taxes. Now customers also can turn to H&R Block to finance their homes, make investments, and plan a secure financial future. And they can do it in person or online.

H&R Block also announced findings from a recently commissioned nationwide Gallup survey examining how Americans feel about personal finances and taxes. Of the 1,000 Americans surveyed, 72 percent said they have "great" or "some" concern about funding their retirement and half said they don't have a financial plan. When asked to name a New Year's resolution about their financial situation, respondents most often said they'd like to save more money. (a)

The New H&R Block: Making Financial Services Approachable

For most people, tax time is the only time they take stock of their financial situation, and millions of taxpayers each year share the details of their situation with H&R Block. As a result, they think of Block as a financial services company and often ask for advice on financial planning. In fact, a 1998-99 survey conducted by SRI Consulting shows consumers rank H&R Block as the ninth best-recognized financial services brand in the country.

"When our customers describe what they want from H&R Block, it's about helping them with many aspects of their financial lives," said Frank Salizzoni, chief executive officer of H&R Block. "Until now, many of them didn't feel they had an approachable company to turn to for financial advice."

Now all Americans can turn to a brand they already know and trust for that advice. Block has created an easy, approachable way for consumers to receive financial and tax assistance practically anytime and anywhere they want. Through the company's 94 new H&R Block Financial Centers and a redesigned and dramatically expanded Web site, customers can receive mortgage assistance and financial services -- including brokerage services, annuities, mutual funds, and IRAs -- as well as tax preparation and filing services.

Last year, Crystal and Mathew Bowman, both in their late twenties, were disappointed with the way another company was handling their investments in relation to their tax situation. The Bowmans were fortunate. As residents of Pembroke Pines, Fla., they happened to live in one of four cities that were pilot sites for H&R Block's new Financial Centers. And they were smart. They turned to H&R Block for financial help.

"We have such a unique situation with one of us self-employed and the other in the military. It makes our taxes interesting ... and challenging," Crystal says. "H&R Block found some things in our tax situation that needed to be done and got it corrected. I liked the advice we were given and decided to move some Roth IRAs over to Block and let a certified financial planner give us advice on how we could better manage our money."

"Mainly, we like the fact that someone related to taxes can show us ways to plan for retirement, reduce our taxes, and strategize with us throughout the year."

What Else is New About H&R Block?



H&R Block is also enhancing its core tax business, offering customers more value, such as online tax preparation, free electronic filing, and an innovative program called **Refund Rewards**. (See press releases in this kit for more details.)

www.hrblock.com: For the first time, H&R Block is offering online tax preparation, mortgage, and brokerage services. The expanded hrblock.com provides a wealth of financial advice and information, helpful calculation tools, online trading and banking services, as well as unprecedented tax refund options. Powerful, but easy-to-use online software will help Americans file everything from the simplest 1040EZ form to the most complicated 1040 returns in complete privacy and security. In addition, relationships with Yahoo!(R), and MSN give easy access for "do-it-yourself" taxpayers and online users who are looking for a range of secure, easy-to-use financial services.

**Refund Rewards** : Many people plan to receive refunds as a form of forced savings. And when they get their refund, they reward themselves. A **Refund Rewards** card lets customers stretch the value of their refunds by getting special savings on things like cars, vacations, and appliances when making purchases at select merchants, such as General Motors, Sears, and US Airways. For added convenience, customers can use the card to get cash at an ATM or make a purchase anywhere MasterCard is accepted, interest free.

H&R Block Tax Offices: H&R Block is offering free electronic filing in many of its 9,000 company-owned and franchised offices across the country. (However, electronic filing fees still apply to electronically filed bank products.) Electronic filing gets clients their refunds faster and provides an immediate acknowledgement that the return has been accepted by the IRS. Also, H&R Block has opened 200 new company-owned tax offices this year and upgraded the interior design of 2,200 others, with plans to upgrade 1,000 more company-owned offices this year.

TaxCut(R) Personal Software: The 1999 tax-year edition of TaxCut, H&R Block's No. 1 rated tax preparation program, offers qualified users an Electronic Refund Advance (ERA) on their IRS refunds in as little as one day. Alternatively, TaxCut users can choose to take their refunds via the **Refund Rewards** program. TaxCut also employs "smart" questions to determine if the user's tax situation would benefit from other financial help and then -- with their permission -- guides them to assistance.

800/HRBLOCK: With H&R Block's new state-of-the-art consumer call center, clients can locate a nearby tax office or Financial Center, get information on a **Refund Rewards** account, buy TaxCut(R) software, receive technical support, or speak to a client-relations specialist.

(a) From November 11 to December 2, 1999, a national telephone survey was conducted among 1,000 adults, ages 18 and over, who had an annual household income of \$20,000 or more and filed a tax return the previous year. They were asked about their attitudes and experiences regarding financial planning needs, tax return filing, and use of tax refunds. The sampling error associated with the sample of 1,000 respondents is plus or minus three percentage points at a 95 percent level of confidence. Complete Gallup findings are included in this media kit.

Founded in 1955, H&R Block Inc. is a diversified company with subsidiaries providing a wide range of financial products and services. H&R Block Tax Services Inc. served 18.9 million taxpayers in more than 10,000 offices located primarily in the United States, Canada, Australia, and the United Kingdom in 1999. H&R Block Financial Advisors and Olde Financial Corporation provide consumers with financial planning and investment products. Option One Mortgage Corporation, Assurance Mortgage Corporation of America, and H&R Block Mortgage Company offer a full range of home mortgage products. Through RSM McGladrey Inc. and HRB Business Services Inc., the company has built a national accounting, tax, and consulting firm. Block Financial Corporation offers consumer financial products and services, including online tax preparation over the Internet. Quarterly results and other information regarding H&R Block are available on the company's Web site at www.hrblock.com.

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